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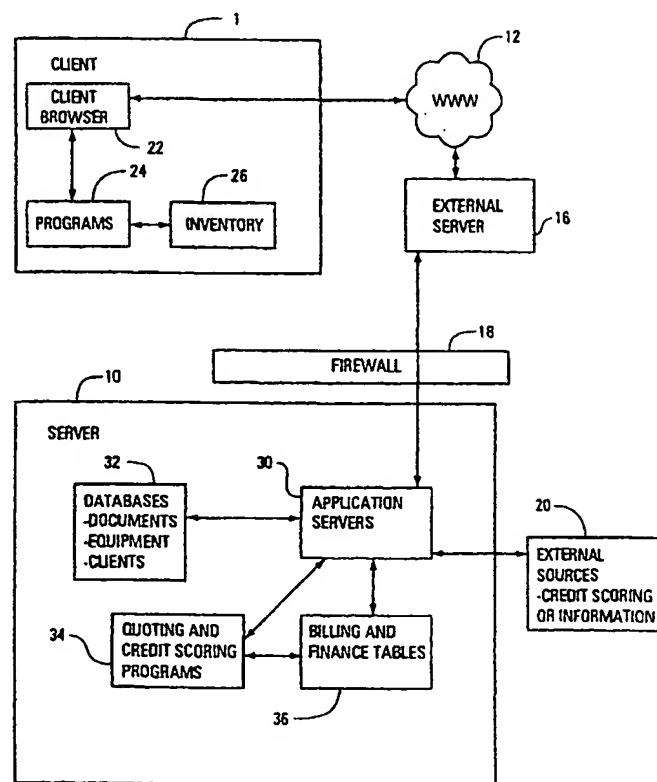
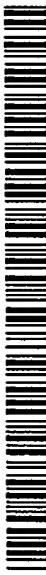
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(54) Title: METHOD AND SYSTEM FOR GENERATING AUTOMATED QUOTES AND FOR CREDIT PROCESSING AND SCORING



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(57) Abstract: The present invention relates to a method and system for leasing a vehicle, including generation of a quote for a leased vehicle and generation of a credit report for a lessee. The invention may utilize one or more servers (10) which are accessible by one or more clients (14). The servers (10) communicate with the client (14) over a communication path (12), which may be a direct dial connection, the Internet or World Wide Web or other suitable communications path. Using this arrangement the invention electronically solicits, receives, stores and computes leasing and credit information and generates reports and documentation.



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1      **Title: Method and System for Generating Automated Quotes and for Credit**

**Processing and Scoring**

**1. Field**

This invention relates to a method and system for providing automated quotes for leases and loans and/or for a method and system for providing automated credit scoring for a lease or loan. More particularly, the invention relates to a method and system for providing real quotes for a vehicle, auto, or equipment lease or loan. In addition, the invention relates to a method and system for providing automated credit scoring and processing for a lease for a vehicle, auto, or piece of equipment. The method and system of the invention may use the Internet and computer hardware and software.

11      **2. Background**

In order to lease a piece of equipment, such as a vehicle, a lessee typically visits a dealer of the equipment and arranges for certain of the terms for a lease of the piece of equipment. The dealer, who typically is not the lessor of the equipment, may then arrange for the lease with a lessor of the equipment, which may be a financing company or a company that arranges for leases for a large number of entities. This party, the lessor of the equipment, may then arrange for a lease of the equipment. Although this invention is applicable to any type of equipment that may be leased, the specific embodiments of this invention detailed below relate to vehicle leases.

The lessor of a vehicle may arrange for a number of functions in order to effect a vehicle lease. These functions include: (1) generating a quote for the lease, (2) generating and processing a credit application for the lease, (3) documenting the lease, (4) funding the lease, and (5) generating reports for the lease. These functions are typically carried out through facsimile, mailing, and human processing of documents. For instance, in

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1 order for the lessor to generate a quote for a vehicle (such as a monthly payment over a  
certain number of months), the dealer will work out a price for a specific vehicle, a  
residual value, a length of the lease, and fees, such as a dealer fee and a documentation  
fee. After this information has been transmitted to the lessor, the lessor may process the  
information and transmit the specific payment terms for the lease to the dealer. In order  
6 to generate the specific payment terms for the lease, the lessor may need to consider the  
amount of money it will make off the lease (a profit margin), which may be driven by  
lending rates (interest rate charged to the lessee of the vehicle) and borrowing rates  
(interest rate charged by a lender to the lessor of the vehicle), by the class of vehicle, by  
specific options for the vehicle, or by a number of other factors that the lessor may  
11 consider to be important. Figure 2 shows one embodiment of the typical process for  
generating quotes, requesting and processing credit applications, documenting a lease, and  
funding for the lease.

Processing credit applications for lessees is typically a time-consuming and costly  
process that has, in the past, required significant amounts of human intervention. After a  
16 lessee of a vehicle has reviewed the quote and decided to lease the vehicle, the lessee may  
fill out a credit application. This credit application may then be mailed or sent via  
facsimile to the lessor, who determines the credit worthiness of the lessee-applicant. Such  
credit scoring may be further complicated in the case of leases of fleets of vehicles, where  
a corporate entity will make lease payments, but where an employee of the corporate  
entity will drive the vehicle. In such a case, the credit worthiness of both the corporate  
21 entity and the individual employee may be scored.

If the lessee successfully passes the credit check, specific documents to  
accomplish the lease may need to be generated, completed by the lessee and dealer, and

1 then sent to the lessor. After the transaction has been documented, funding for the lease  
may be carried out, and then reports for the lease may be generated.

6 The typical process outlined above for processing a quote and credit check for a  
lease has a number of disadvantages. At the very least, it takes a large amount of time,  
perhaps on the order of several days, to complete the quote, credit check, and  
documentation process for the lease. Additionally, a significant amount of time and  
human intervention may be required by the lessor to generate quotes, perform credit  
scoring, and generate documents for leases. This time and human intervention leads to  
inefficiencies that may result in high transaction costs for the lessor. In addition, the time  
delay may be annoying to the lessee and dealer of the vehicle, and may lead to lost leases  
11 due to time delays.

16 A need exists for an automated quoting system and method that may generate  
accurate quotes for leases in a short amount of time, that is convenient, and that is simple  
to use. A need also exists for an automated credit scoring and processing method and  
system that is easy to use, quick, efficient, and that decreases the amount of human  
intervention required to approve a credit application. Furthermore, a need exists for a  
method and system for automating the generation of documentation for leases. Because  
the dealer of a vehicle typically chooses the financing company or lessor, a lessor can  
generate more business by providing for a simple, efficient quoting and credit system that  
saves the dealer time and energy in closing a deal.

21

### Summary

One embodiment of the invention is a method for generating a quote for a piece of  
leased equipment. This embodiment of the invention comprises electronically soliciting  
from a client terms for a lease for the piece of leased equipment, including a cost and

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1 residual value for the piece of leased equipment, term for the lease, and down payment information; electronically receiving and storing in a server the terms for the lease; computing payment terms for the lease based on the terms of the lease and a desired rate of return for the lease or specific lending and borrowing interest rates; and generating a report at the client showing the payment terms for the lease.

6 Another embodiment of the invention is a method for generating a credit report for a lessee of a piece of leased equipment. In this embodiment, the method comprises electronically soliciting from a client basic identification information, including identification information for an individual user of the piece of leased equipment and for a business lessee of the piece of leased equipment, receiving and storing in a server the client basic identification information, scoring the lessee's credit using external credit checking databases, and providing a credit report to the client detailing a credit score for the lessee. Another embodiment may combine the automated quoting process with the method for generating a credit report.

16 The invention offers numerous advantages over prior art methods and systems. In addition to substantial time savings to the lessor in processing documents, the system and method of the invention makes the lessor's services more attractive to vehicle dealers because of the simplicity and increased time savings offered by the invention. Instead of taking days to complete and document a lease, the automatic quoting, credit scoring, and document generation of the invention may offer significant time savings that make the 21 lessor's services more attractive in comparison to competing lessors.

#### **Description of the Drawings**

Figure 1 is a block diagram overview of a client-server system in which the present invention functions;

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1       Figure 2 is a process flow chart illustrating the typical process for generating quotes and for scoring credit applicants;

Figure 3 is a flow chart showing one embodiment of the invention;

2       Figure 4 is a flow chart showing one embodiment of a credit application and approval process;

6       Figure 5 is a flow chart showing one embodiment of a credit approval process of the invention;

Figure 6 is a flow chart showing one embodiment of a documentation process of the invention;

11      Figure 7 is a flow chart showing a second embodiment of a documentation process of the invention;

Figure 8 is a block chart of the inputs, calculations, and interest rates used in one embodiment of a quote generation process of the invention;

16      Figure 9 is diagram of a web page for a main menu of an embodiment of the invention;

Figure 10 is diagram of a web page for use at the client computer for entering information to request a quote;

Figure 11 is diagram of a second web page for use at the client computer for entering information to request a quote;

21      Figure 12 is diagram of a web page for use at the client computer for entering customer information for a credit application;

Figure 13 is diagram of a web page for use at the client computer for entering owner information for a credit application;

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1       Figure 14 is diagram of a web page for use at the client computer for entering  
creditor information for a credit application;

Figure 15 is diagram of a web page for use at the client computer for entering  
insurance information for a credit application;

6       Figure 16 is diagram of a web page for use at the client computer for entering Y2K  
and hazards information for a credit application;

Figure 17 is diagram of a web page for use at the client computer for entering  
signature information for a credit application;

Figure 18 is diagram of a web page for use at the client computer for checking on  
the status of credit applications;

11       Figure 19 is diagram of a web page for use at the client computer for entering  
dealer information for a dealer profile;

Figure 20 is diagram of a web page for use at the client computer for entering  
contacts information for a dealer profile;

16       Figure 21 is diagram of a web page for use at the client computer for entering sales  
information for a dealer profile;

Figure 22 is diagram of a web page for use at the client computer for entering  
funding information for a dealer profile;

Figure 23 is diagram of a web page for use at the client computer for entering  
dealer information for an internal quote request;

21       Figure 24 is diagram of a web page for use at the client computer for entering  
vehicle information for an internal quote request;

Figure 25 is diagram of a web page for use at the client computer for entering  
contributed value information for an internal quote request;

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1      **Figure 26** is diagram of a web page for use at the client computer for entering  
terms information for an internal quote request;

Figure 27 is diagram of a web page for use at the client computer for entering  
approvals information for an internal quote request;

6      **Figure 28** is diagram of a web page for use at the client computer for entering  
summary information for an analyst summary;

**Figure 29** is diagram of a web page for use at the client computer for entering  
customer information for an analyst summary;

**Figure 30** is diagram of a web page for use at the client computer for entering  
business information for an analyst summary;

11     **Figure 31** is diagram of a web page for use at the client computer for entering  
principal information for an analyst summary;

**Figure 32** is diagram of a web page for use at the client computer for entering  
collateral information for an analyst summary;

16     **Figure 33** is diagram of a web page for use at the client computer for entering  
dealer information for an analyst summary;

**Figure 34** is diagram of a web page for use at the client computer for entering  
documents information for an analyst summary;

**Figure 35** is diagram of pricing model and summary sheet that may be used in an  
automated quoting embodiment of the invention; and

21     **Figure 36** is diagram of an embodiment of a lease proposal that may be used to  
transmit a quote to a dealer.

#### **Detailed Description**

1       One embodiment of the invention allows a user, such as a vehicle dealer, to enter  
certain information about the lease of a vehicle in a client computer and then have a quote  
automatically generated using a client-server system. In addition, the user may also enter  
certain credit information about the prospective lessee, and the lessee's credit may be  
scored for approval or denial automatically over the client-server system. In addition,  
6       paperwork to close a lease transaction may be automatically generated upon credit  
approval. Such paperwork may be available through the client-server system of the  
invention.

11      The teachings of the present invention are applicable to many different types of  
computer networks and may also be used, for instance, in conjunction with direct on-line  
connections to databases. As will be appreciated by those of ordinary skill in the art,  
while the following discussion sets forth various preferred implementations of the method  
and system of the present invention, these implementations are not intended to be  
restrictive of the appended claims, nor are they intended to imply that the claimed  
invention has limited applicability to one type of computer network or one type of user.  
16      While the principles underlying the Internet and the Web are described in some detail  
below in connection with various aspects of the present invention, this discussion is  
provided for descriptive purposes only and is not intended to imply any limiting aspects to  
the methods and systems of the present invention.

21      The Internet is widely used today for a variety of applications. The Internet is a  
collection of computer networks that allows computer users to share files and other  
computer resources. Each computer connected to the Internet has a unique address whose  
format is defined by the Internet Protocol ("TCP/IP"). The Internet includes a public  
network using the TCP/IP and includes two kinds of computers: servers, which provide

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1 information and documents; and clients, which retrieve and display documents and  
information for users. As will be appreciated by those of ordinary skill in the art, as used  
throughout this specification the term "client" refers to a client computer (or machine) on  
a network, or to a process or programs, such as Web browsers, which run on a client  
computer in order to facilitate network connectivity and communications. This  
6 specification will use the term "individual" or "user" when referring to a person using a  
client computer to access the server and enter usage information. Similarly, the term  
"server" will be used throughout this specification to refer to a server computer or  
computer system on a network, including the database attached to the server for storing  
information.

11 The "World Wide Web" ("Web" or "WWW") is that collection of servers on the  
Internet that utilize the Hypertext Transfer Protocol ("HTTP"). HTTP is a known  
application protocol that provides users access to resources, which may be information in  
different formats such as text, graphics, images, sound, video, Hypertext Markup  
Language ("HTML"), as well as programs. HTML is a standard page description  
16 language which provides basic document formatting and allows the developer to specify  
"links" to other servers and files. Links may be specified via a Uniform Resource Locator  
("URL"). Upon specification of a link by the user, the client makes a TCP/IP request to a  
Web server and receives information, which may be another "Web page" that is formatted  
according to HTML. Users can also access other pages on the same or other servers by  
21 following instructions on the screen, entering certain data, or clicking on selected icons.

Servers run on a variety of platforms, including UNIX machines, although other  
platforms, such as Windows 95, Windows NT, and Macintosh may also be used.  
Computer users can view information available on servers or networks on the Web

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1 through the use of browsing software, such as Netscape, Microsoft Internet Explorer, Mosaic, or Lynx browsers. A typical Web page is an HTML document with text, "links" that a user may activate (e.g. "click on"), as well as embedded URL's pointing to resources, such as images, video or sound, that the client may activate to fully use the Web page in a browser. Furthermore, icons may be present which a user clicks on to submit usage information to the server, or to request information from the server. In  
6 some situations, these resources may not be located on the same server that provided the HTML document to the client. Furthermore, HTTP allows for the transmission of certain information from the client to a server. The server can then post this information on its web site, forward it on to another user or server, or save it to a database for later use.

11 The accompanying Figures depict features and components of the methods and systems of the present invention. With regard to references in this specification to computers, the computers may be any standard computer including standard attachments and components thereof (e.g., a disk drive, hard drive, CD player or network server that communicates with a CPU and main memory, a sound board, a keyboard and mouse, and a monitor). The processor of the CPU in the computer may be any conventional general purpose single- or multi-chip microprocessor such as a Pentium® processor, a Pentium® Pro processor, a 8051 processor, a MIPS® processor, a Power PC® processor, or an ALPHA® processor. In addition, the processor may be any conventional special purpose processor such as a digital signal processor or a graphics processor. The  
16 microprocessor has conventional address lines, conventional data lines, and one or more conventional control lines. With regard to references to software, the software may be standard software used by those skilled in the art or may be coded in any standard programming language to accomplish the tasks detailed below.

1      **A. General Overview**

Figure 1 is a block diagram illustration of the environment of one embodiment of the present invention, which is a network based on a client-server model. The network comprises one or more servers 10 which are accessible by one or more clients 14, such as personal computers or telephones. Figure 1 illustrates a user interface device as the client 14, which may be either a client computer, a touch tone telephone, or another interface device known to those skilled in the art. The servers 10 communicate with the client 14 over a communication path 12, which may be a direct dial connection, the Internet or World Wide Web ("WWW"), or other suitable telecommunications path. A suitable network protocol, such as the TCP/IP protocol, may be used for the communications.

6      Communications may also be done in one embodiment by voice interactive technology known in the art or by pushbutton commands.

11      The servers 10 may comprise Web servers and application servers, and may be any computer known to those skilled in the art. The Web server and the application server can be separate entities, or may exist within a single computer or computer system.

16      This specification will refer to both possibilities as server 10. The server 10 allows access by the clients 14 to various network resources. Figure 1 also illustrates an external server 16, which may be a separate computer from the server 10. In Figure 1, this external server 16 is separated from the server 10 by a firewall 18. The firewall 18 protects the server 10 from the WWW and may be any common or custom firewall known to those skilled in the art. The server 10 may also have access, via direct dial or the Internet, to external data sources 20, such as credit scoring information. It is to be understood that any number of clients 14 may be connected to the server 10 at any given time, and

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1 therefore a number of dealers (using clients 14 at remote locations) may access and use  
the server 10 in order to carry out the invention.

### 1. The Client-Side

2 The client 14 may be a client computer, which may be any computer or computers  
used by those skilled in the art. The client computer 14 comprises a central processor unit  
6 ("CPU") and main memory, an input / output interface for communicating with various  
databases, files, programs, and networks (such as the Internet), and one or more storage  
devices. The storage devices may be disk drive devices or CD ROM devices. The client  
computer 14 may also have a monitor or other screen device and an input device, such as  
a keyboard or a mouse. In order to carry out the present invention over the Internet, the  
11 client computer 14 may also have some software programs contained in the main memory  
or the storage devices which can be used by the CPU.

16 In one embodiment of the present invention, the client browser 22 is a Web  
browser, which is a known software tool used to access the Web via a connection  
obtained through an Internet access provider, may be part of the software programs on the  
client computer 14. A variety of browsers known to those skilled in the art may be used  
within the scope of the present invention, including Netscape Navigator, Microsoft  
Internet Explorer, or Mosaic browsers. As explained above, a Web server may allow  
21 access to so-called "Web sites" and "Web pages." Once the Web browser has accessed  
these pages through the Web server, the HTML page may be downloaded through the  
input/output interface. The central processing unit may use the browser software package  
to interpret the information and display it on the monitor.

26 The software programs 24 on the client computer 14 may also contain other  
software or programs which will allow the user to fill in information on the screens and to

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1 exchange data with the server 10. The programs 24 on the client computer 14 may also contain inventory and inventory control software 26 in order to track vehicle or leased equipment inventory.

## 2. The Server-Side

6 Figure 1 shows a possible server configuration for the system and method of the invention. The server 10 contains software programs that run on the server-side to process requests and responses from the user's interface. In addition, the software programs may send information to the client computer 14, perform compilation and storage functions, and generate reports that may be used by either the client or the system administrator. If the Internet is the user's interface, then the server 10 may also send web 11 pages in HTML format for the user to download and interpret with his/her computer and view on a monitor.

16 The server 10 may be set up in a variety of different formats to perform the functions of the invention. In Figure 1, the server 10 contains application servers 30 to interface with the WWW and a number of databases 32, programs 34, and tables 36. The databases 32 may contain a variety of information, including various documents that may be used by the system and method of the invention, clients, and information on types of equipment or vehicles. The programs 34 may contain instructions, logic, and software that perform the quoting and credit scoring functions for the system and method of the invention. In one embodiment, a Microsoft Excel spreadsheet could be used to perform 21 these functions. The table 36 may contain further information on the billing and finance aspects of the invention.

## B. Operation of the Invention

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1 Figures 2-7 illustrate flow diagrams of various embodiments of the invention. Figure 2 illustrates the typical process for generating quotes and for scoring credit applicants. Figure 3 depicts various acts of the dealer/lessee and the lessor (GE Capital Fleet Services) in one embodiment of an automated quoting system and method of the invention. Figures 4-7 illustrate various other embodiments of the invention and include 6 details on credit processing and scoring, and document generation. The system and method of the invention may use common database functions to sort and recognize different dealers, customers, lessees, and individual drivers. Password control may be used to restrict access to certain dealers, and only certain system administrators may have access to the programs of the invention to manipulate formulas or rates used in certain of 11 the calculations of the invention.

### 1. Generating Quotes

Figures 10 and 11 illustrate various information that a dealer can enter at the client computer in order to request a quote for a vehicle. In one embodiment, the information includes a dealer reserve for the lease (which may be a percentage of the capital cost of 16 the vehicle), a dealer documentation fee, and other information as seen in Figure 10. The information to request a quote may also include a make, model, and year of car, a price for the car along with an upfitting description, an asset type for the vehicle (such as non-luxury cars, luxury cars, light trucks, etc...), a residual value for the lease, and a term for the lease. After a user has entered information into the web pages of Figures 10 and 11, 21 the user can click "submit" to submit the information to the server 10.

In order to generate a quote for the lease, the lessor can use any internal model known to those skilled in the art to generate the payment terms for the lease. In one embodiment, the lessor may alter a lending interest rate, which is a rate of interest that the

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1 lessor charges the lessee for the lease. Depending on this lending interest rate, as well as  
the interest rate for which the lessor borrows money for its purchase of the vehicle, the  
lessor may determine the payment terms for the lease. In another embodiment, the lessor  
may look to the type of asset (or the type of vehicle), determine a desired profit for a lease  
of that vehicle, and then generate payment terms, including a lending rate to the lessee,  
6 based on the desired profit for the lease.

Figure 8 depicts a number of the inputs 100 to a model for generating a quote for a  
vehicle. In the embodiment of Figure 8, these inputs are the capital cost 102 of the  
vehicle (which may be determined by the dealer's negotiation with the lessee), the  
residual value 104 of the lease, the dealer's fee 106, the documentation fee 108, the up-  
11 front fees 110, the number of months for the lease 112, and the type of asset 114, which  
may include specific information about the make, model, and year of the vehicle, along  
with options for the vehicle. A number of other inputs may also be used for quote  
generation, including the information depicted in Figures 10 and 11.

Figure 8 also shows some of the calculations that may be performed at the server  
16 10 when determining the payment terms for a lease. Such information may include the  
net present value 120 of the lease, the revenue 122 expected during the lease, the  
expenses 124 expected during the lease, and the contributed value 126 for the lease. In  
one embodiment, present value calculations may be performed to determine the present  
value of revenue, expenses, and contributed value 126. The contributed value 126, which  
21 may be the profit margin that the lessor expects from the lease, may be calculated in any  
number of methods known to those skilled in the art based on borrowing 130 and lending  
rates 132, monthly payments, and any variety of the other types of information shown in  
Figures 8, 10, and 11. In one embodiment, as noted above, the server 10 may have

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1       desired contributed values for certain types of assets, or for certain makes or models of  
      vehicles. In such situations, the lending rate 132 to the lessee may be altered depending  
      on the desired contributed value for the lease (assuming the borrowing rate for the lessor  
      is not negotiable). In such a situation, the contributed value 126 will not be calculated  
      from fixed interest rates, but instead the interest rates may be determined by an expected  
6       contributed value for the deal. It should also be noted that the lessor may wish for the  
      calculation of other provisions based on the lease, including amortization schedules  
      (either straight line or accelerated), interest payments the lessor will have to make on the  
      borrowed money for the lessor's purchase of the vehicle, cash flow numbers, and  
      information on the principle remaining to be paid. A schedule for the lease may also be  
11      generated summarizing the information for the lease.

      In one embodiment, a table may be generated containing the number of each  
      month on one axis and a number of calculations on the other axis. Such calculations can  
      include the remaining amount of the capital cost, the up-front fees, the security deposit,  
      the payment and interest for each month, the expense for the lessor each month, tax  
16      factors, depreciation numbers, and various cash flow numbers, including a projected  
      revenue cash flow for each month. In such an embodiment, the monthly payment may be  
      based principally on the capital cost, residual value, lending rate, amortization schedule,  
      and timing when payments will be made, and such a calculation may be carried out by any  
      known accounting method known to those skilled in the art.

21      Figure 35 illustrates one possible pricing model that may be used within the server  
10 in one embodiment of the invention. Figure 35 shows, from a lessor's standpoint, the  
      net revenue expected for a lease, the interest expenses expected, the contributed value  
      expected, as well as other information for the lease, including percentages for these

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1 calculations. Figure 35 also shows other information for the terms of the lease, such as the capital cost, lease type, tax benefits, asset type, monthly payments, residual, and length of the lease.

6 Figure 36 illustrates one embodiment of a lease proposal that may be sent from the server 10 to the client computer 14 to present the terms of a lease to the lessee. In addition to the terms of the proposal, which include the purchase price, term of the lease, residual, residual percent, monthly payment, documentation fee, dealer fee, and interest rate for the lease, the proposal of Figure 36 also contains signature lines and other information for the acceptance of the terms of the lease. In one embodiment, a proposal such as that in Figure 36 may be automatically generated in the server 10 for transmission 11 to the client computer 14 by the method and system of the invention.

16 Although the quoting method and system depicted above was described with specific references to leases, such a process could also be used for financing loans and/or for determining loan payments. In addition, the quoting system and method described above may, in one embodiment, offer accurate and final quotes instead of guideline quotes from which the lessor may deviate. In other words, the quotes automatically generated by the method and system of the invention may be real quotes to which the lessor is willing to be bound.

21 After a credit proposal has been transmitted to the client computer 14, the lessee or dealer may be given the option to accept the proposal, modify the proposal, reject the proposal, or hold the proposal. If modified or rejected, a different proposal may be automatically generated in one embodiment of the invention, perhaps using differing interest rates, length of lease, down payments, etc....

## 2. Credit Scoring and Processing

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1        The method and system of the invention may offer automated credit scoring and processing in addition to quoting. The invention may, in one embodiment, be able to connect multiple quotes to one credit application. The invention may also, in one embodiment, alter the quote for a lease depending on the results of a credit check. Such risk-based pricing may be offered to increase the lessor's profit margin for leases for  
6        which the lessee is more likely to default than the average lessee.

Figures 12-17 depict possible web pages that may be presented to the lessee or dealer for entering information about the lessee that may be used for credit scoring. In one embodiment, such information may include personal information about the individual business principal or proprietor, as well as information about the business that will actually make the lease payments for the vehicle. In such an embodiment, the credit of both the business and the individual business owner, principal, or proprietor may be checked through the system and method of the invention. Collateral checks may be performed in one embodiment, as well as other credit checks to ensure that the lessee is credit worthy.

16        Figures 19-22 depict various web pages that an administrator, such as the lessor, may use to review, check, or edit certain information about different dealers. Figures 23-34 show various web pages that may be used for internal quote requests and analyst summaries.

21        In one embodiment of an automated credit scoring system and method of the invention, the server 10 may be capable of automatically connecting to credit scoring services, such as Dun & Bradstreet, as depicted by external sources 20 in Figure 1. It should be noted that, although some Figures in this specification, such as one or more of Figures 3-7, may depict credit scoring that is not automated, credit scoring may be either

-19-

1 automated or performed by humans within the scope of the invention. In one embodiment, after credit information is transmitted to the server 10 from the client computer 14, a human can manually perform the credit check at the server level by using outside databases or other information known to those skilled in the art. The human may then transmit a decision on the credit status of the applicant to the client machine 14. In  
6 another embodiment, all credit scoring and processing may be accomplished automatically at the server 10 by linking to external credit sources or databases. Commercial credit scoring, including credit scoring for both individuals and companies, may be accomplished using the invention. Humans may also view reports on a credit status and review the source of the credit scoring.

11 **3. Documentation and Other Processes**

After a lease quote has been generated and credit approval received, the server 10 may, in one embodiment, automatically generate the documentation to document the lease. Figures 3-7 depict a number of the steps of the generation of documentation for a lease transaction using the method and system of the invention.

16 **C. Conclusion**

One embodiment of the invention allows a vehicle dealer to enter certain information about the lease of a vehicle in a client computer and then have a quote automatically generated using a client-server system. In addition, the dealer may enter certain credit information about the prospective lessee, and the lessee's credit may be scored for approval or denial automatically over the client-server system. In addition, paperwork to close a lease transaction may be automatically generated upon credit approval. Such paperwork may be available through the client-server system of the invention. Using the method and system of the invention, quotes for vehicle leases may

-20-

1 be generated within a matter of minutes or even seconds. In addition, credit scoring may  
be performed in minutes or seconds, and documenting a lease may be a quick and easy  
process, rather than a drawn-out process involving numerous facsimiles or mailings.

Appendix A contains further information about the method and system of the  
invention, including possible web pages that may be used within the scope of the  
6 invention for a variety of functions, including those listed above. It should be noted that  
some of the web pages of the invention may be viewed only by internal personnel of the  
lessor, while other pages may be viewed by both internal personnel of the lessor and by  
dealers.

While the present invention has been described with reference to several  
11 embodiments thereof, those skilled in the art may recognize various changes that may be  
made without departing from the spirit and scope of the claimed invention. Accordingly,  
this invention is not limited to what is shown in the drawings and described in the  
specification. Any number or ordering of the elements in the following claims is merely  
16 for convenience and is not intended to suggest that the ordering of the elements of the  
claims has any particular significance other than that otherwise expressed by the language  
of the claims.

-21-

1

## Claims

What is claimed is:

1. An automated method for generating a quote for a piece of leased equipment, the method comprising:
  - (a) electronically soliciting from a client terms for a lease for the piece of leased equipment, including a cost and residual value for the piece of leased equipment, term for the lease, and down payment information;
  - (b) electronically receiving and storing in a server the terms for the lease;
  - (c) computing payment terms for the lease based on the terms of the lease and a desired rate of return for the lease; and
  - (d) generating a report at the client showing the payment terms for the lease.
- 16 2. The method of claim 1 further comprising the act of generating documentation for the piece of leased equipment such that a user may complete the documentation.
- 21 3. The method of claim 1 wherein terms for the lease include a capital cost, a residual, a dealer fee, a documentation fee, upfront fees, length of lease in months, and type of asset.

-22-

1                   4.       The method of claim 3 wherein the act of computing payment terms  
comprises:

(a) setting parameters including a borrowing interest rate, a lending interest

rate, and a payment schedule; and

6 (b) calculating a net present value calculation, a revenue

calculation, an expense calculation, and a contributed value

calculation.

5. The method of claim 1 wherein the act of electronically receiving the terms

11 for the lease from the client further comprises electronically receiving the information

over the Internet.

6. The method of claim 1 wherein the act of electronically receiving the terms

for the lease further comprises receiving the information through an interactive telephone

16 response system.

7. An automated method for leasing a vehicle comprising:

(a) electronically soliciting from a client terms for a vehicle lease,

including a cost and residual value for the vehicle, term for the

lease, and down payment information;

(b) computing payment terms at a server for the lease based on the

terms of the lease and a desired rate of return for the lease;

-23-

1 (c) generating a report at the client showing the payment terms for the  
lease;

(d) receiving at the server instructions from a client to go forward with  
the vehicle lease;

6 (e) electronically soliciting from the lessee at the client basic  
identification information, including identification information for  
an individual user of the leased vehicle;

(f) receiving and storing in the server the client basic identification  
information;

(g) scoring the lessee's credit using external credit checking databases;

11 (h) providing a credit report to the client detailing a credit score for the  
lessee; and

(i) generating documentation for the vehicle lease such that the user at  
the client may complete the documentation.

16 8. The method of claim 7 wherein the act of electronically receiving the terms  
for the lease from the client further comprises electronically receiving the information  
over the Internet.

21 9. The method of claim 7 wherein the act of electronically receiving the terms  
for the lease further comprises receiving the information through an interactive telephone  
response system.

-24-

1 10. An automated system for generating a quote for a piece of leased equipment, the system comprising:

- (a) a user interface;
- (b) a server adapted to electronically receive terms of a lease from the user

6 interface, store the terms, process the terms, and generate reports; and

- (c) a communication path electronically linking the user interface to the server.

11 11. The system of claim 10 wherein the server is adapted to generate documentation such that a user can complete the documentation.

12. The system of claim 10 further comprising an external server for communication between the user interface and the server.

16 13. The system of claim 10 wherein the terms of the lease include a cost and residual value for the piece of leased equipment, a term for the lease, and down payment information.

21 14. An automated system for generating a credit report for a lessee of a piece of leased equipment, the system comprising:

- (a) a user interface;

-25-

1 (b) a server adapted to electronically receive identification information  
from the  
user interface, store the information, process the information, and  
generate  
reports; and  
6 (c) a communication path electronically linking the user interface to  
the server.

15. The system of claim 14, further comprising an external server for  
communication between the user interface and the server.

11

16. The system of claim 14, further comprising a second communication path  
electronically linking the server to an external data source.

16

17. An automated system for generating a quote for a piece of leased  
equipment and generating a credit report for a lessee of the piece of leased equipment, the  
system comprising:

(a) a user interface;  
(b) a server adapted to electronically receive identification information  
from the  
user interface, store the information, process the information, and  
generate  
reports; and

-26-

1 (c) a communication path electronically linking the user interface to  
the server.

18. The system of claim 17, further comprising an external server for  
communication between the user interface and the server.

6 19. The system of claim 17, further comprising a second communication path  
electronically linking the server to an external data source.

20. An automated system for leasing a vehicle, the system comprising:

11 (a) a user interface;  
(b) a server having memory and a processor, wherein the processor

contains at

least one program to perform the following acts:

(i) electronically soliciting at the user interface terms for a

16 vehicle lease,

(ii) computing payment terms at a server for the lease based on

the terms

of the lease and a desired rate of return for the lease,

(iii) generating a report at the user interface showing the

21 payment terms for

the lease,

(iv) receiving instructions from the user interface to go forward  
with the vehicle lease,

-27-

1 (v) electronically soliciting from a lessee at the user interface  
identification

information, including identification information for an  
individual user of

the leased vehicle,

6 (vi) receiving and storing in the server the identification  
information,

(vii) scoring the lessee's credit using external credit checking  
databases,

(viii) providing a credit report detailing a credit score for the  
lessee, and

11 (ix) generating documentation for the vehicle lease such that the  
user at the

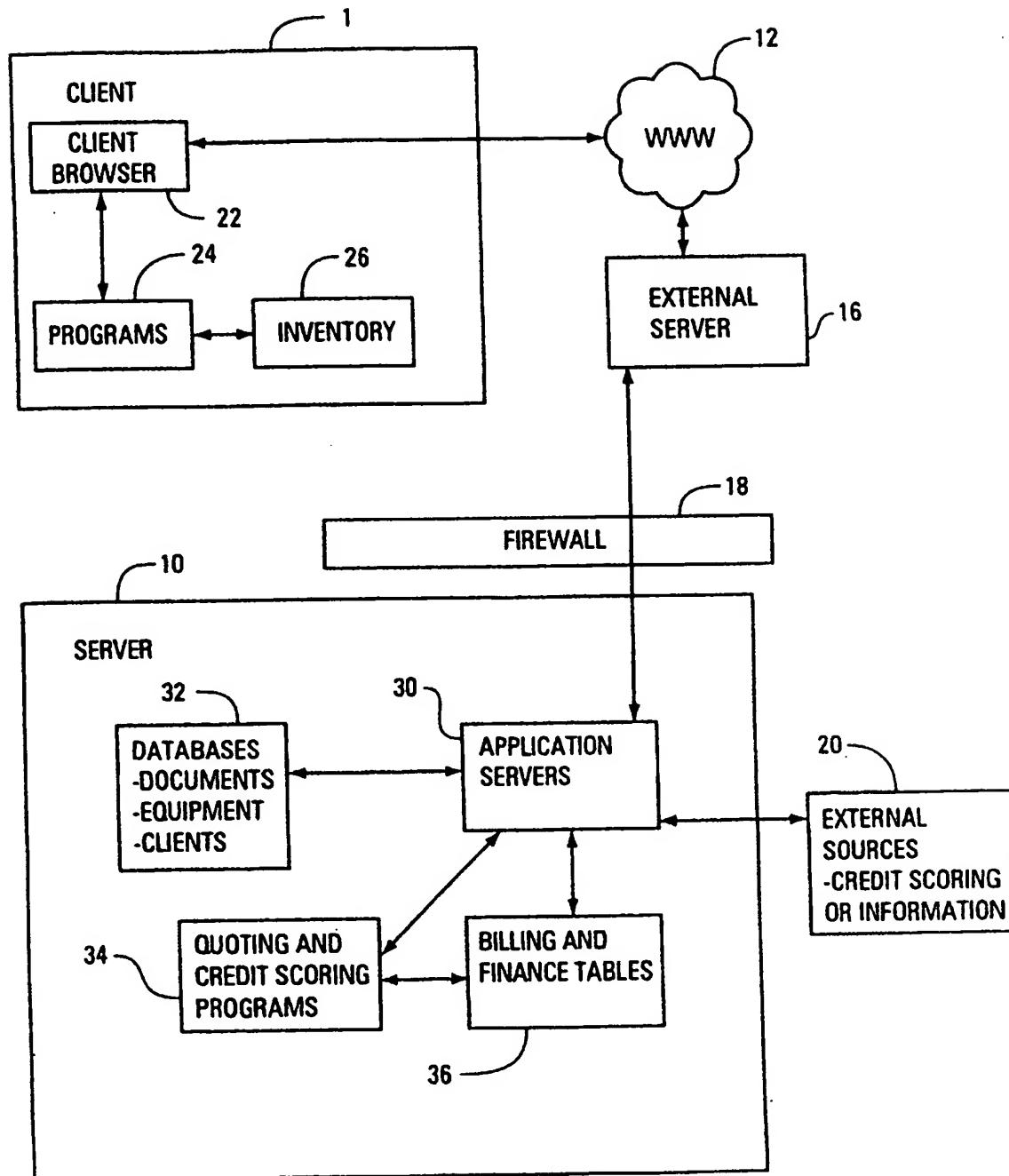
user interface may complete the documentation; and

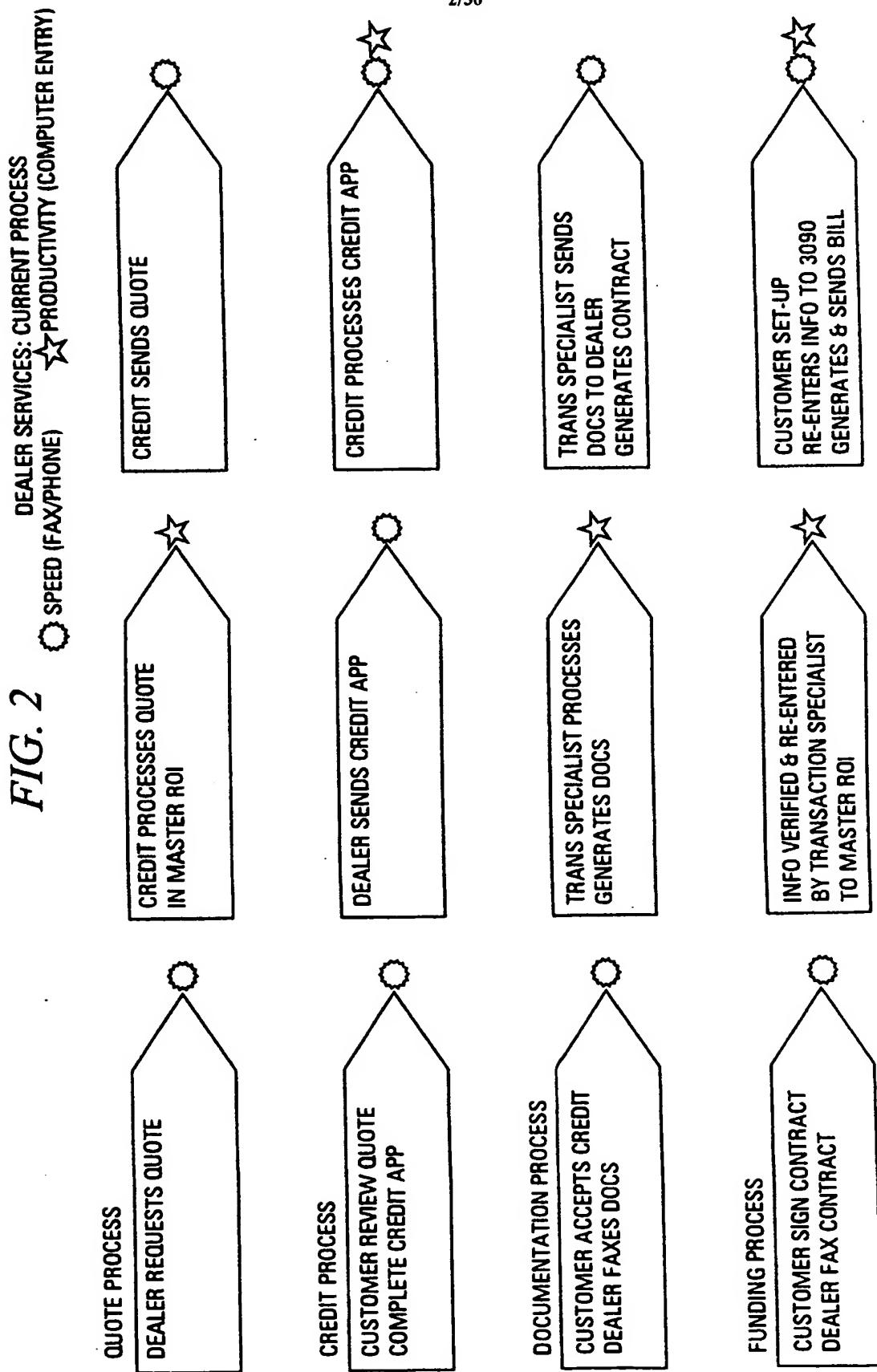
16 (c) a communication path electronically linking the user interface to  
the server.

21. The system of claim 20, further comprising an external server for  
communication between the user interface and the server.

22. The system of claim 20, further comprising a second communication path  
electronically linking the server to an external data source.

Fig. 1





*Fig. 3*  
DEALER DIRECT PROCESS  
GE CAPITAL FLEET SERVICES

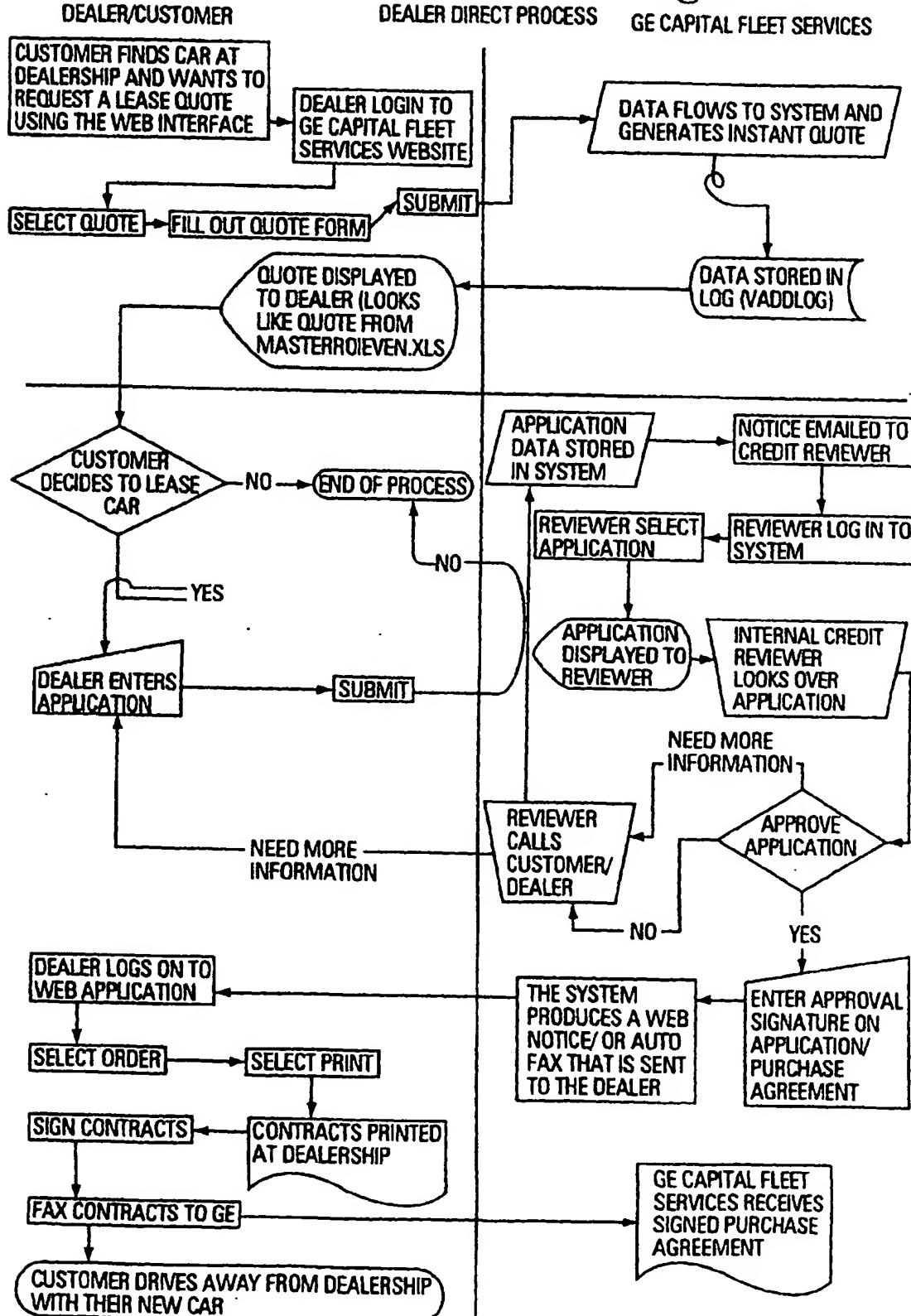


Fig. 4

## GE ASAP CREDIT BUYER (CB) PROCESS

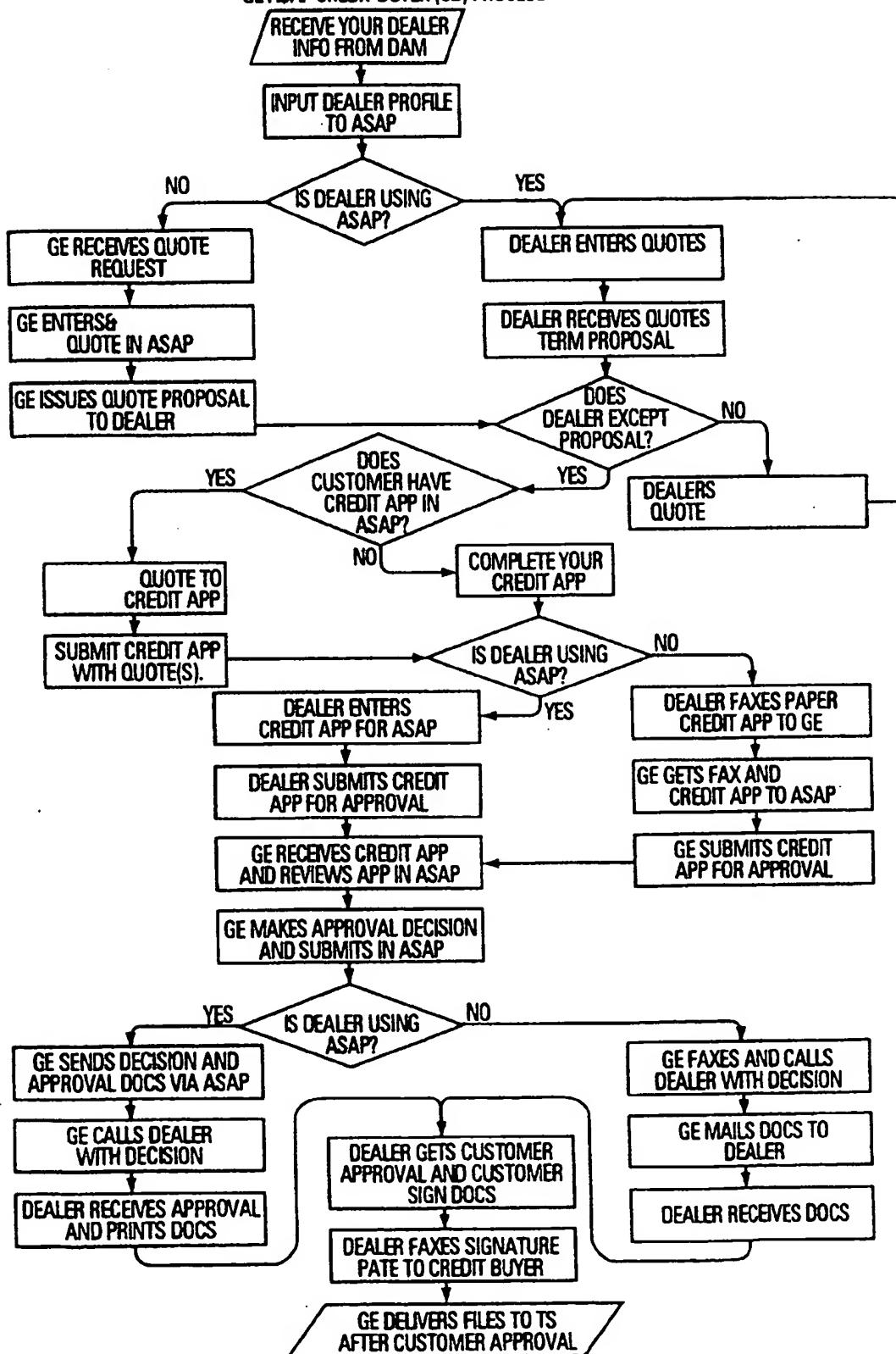
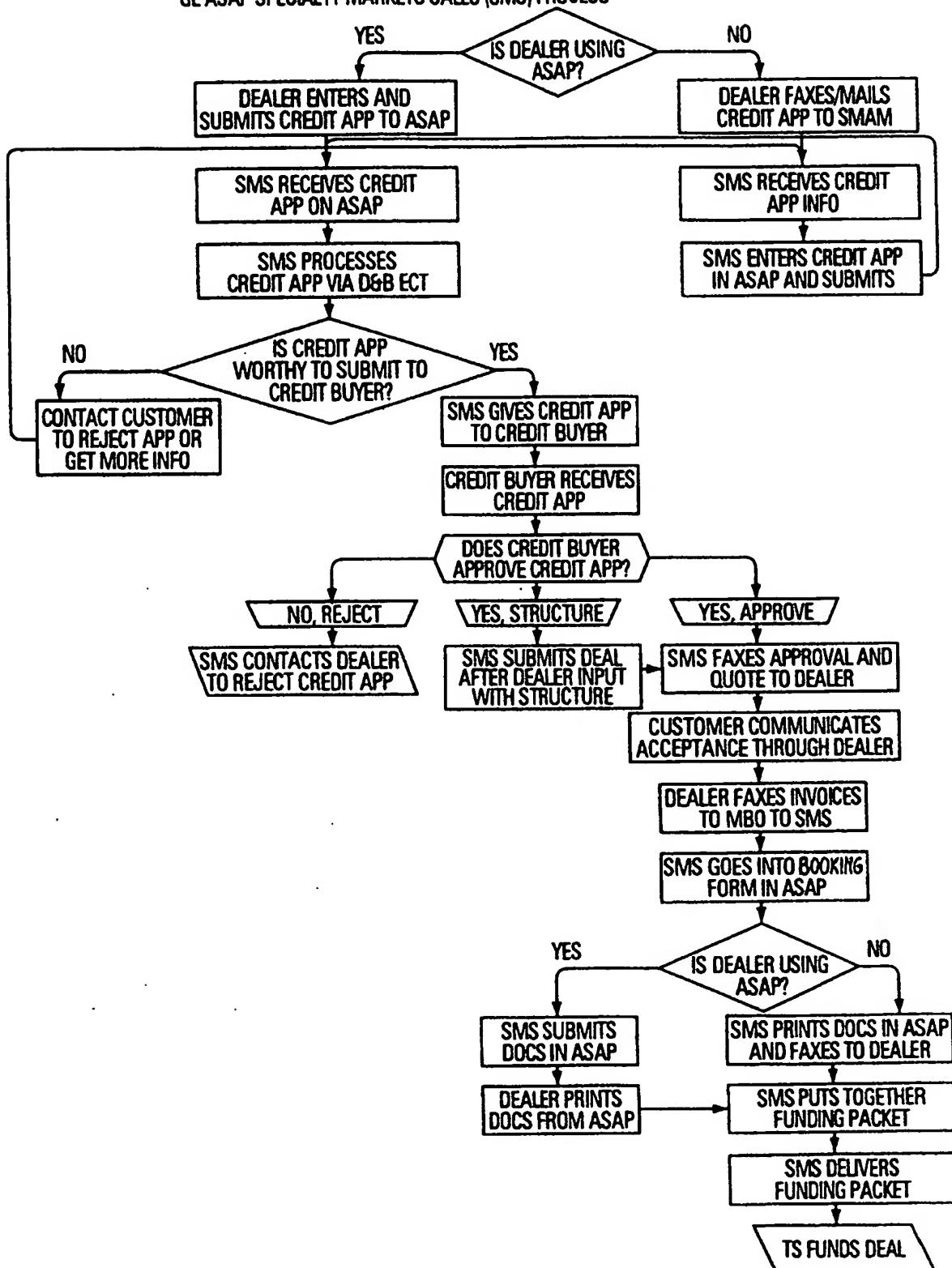


Fig. 5

## GE ASAP SPECIALTY MARKETS SALES (SMS) PROCESS



*Fig. 6*  
GE ASAP TRANSACTION SPECIALIST BASIC PROCESS

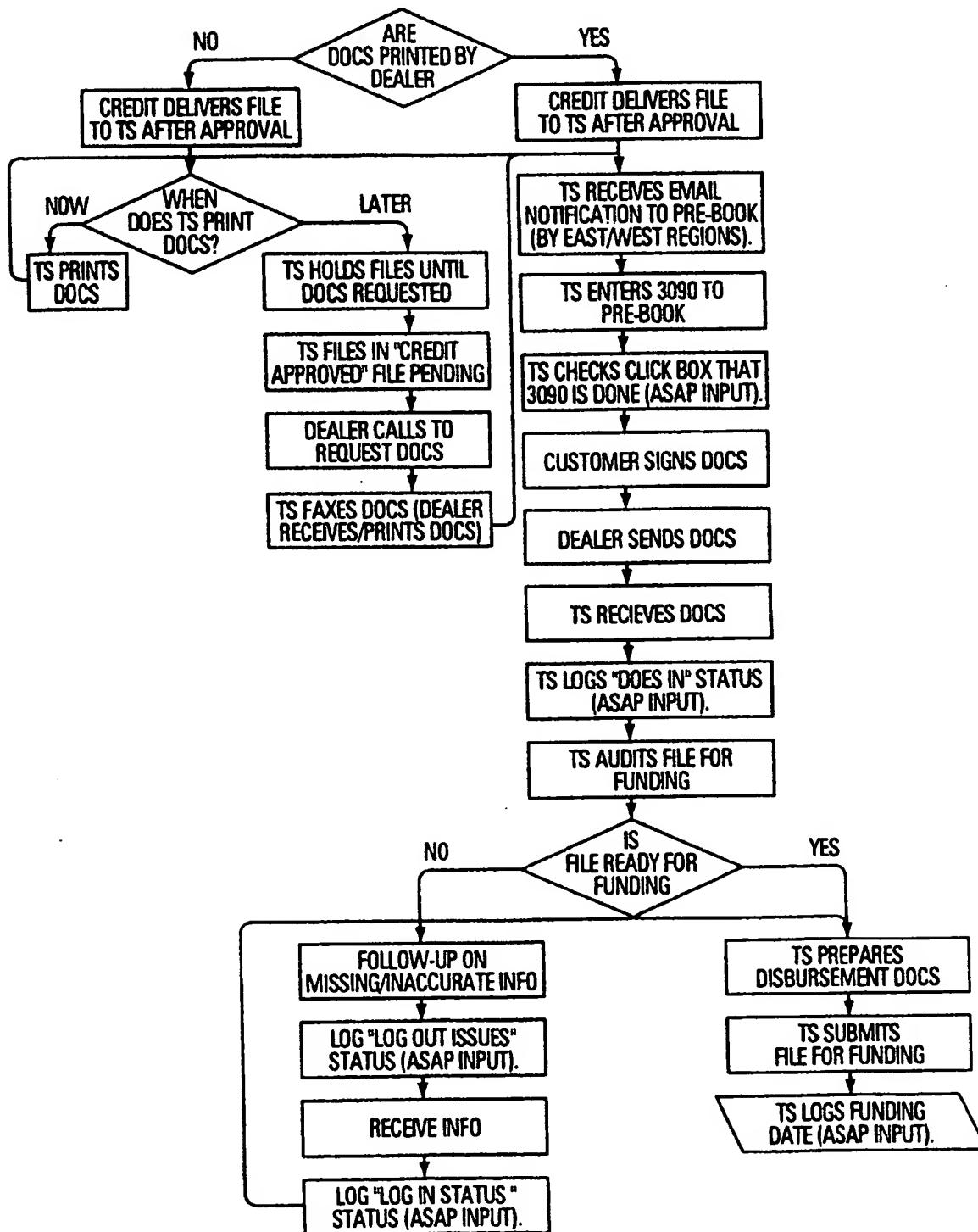


Fig. 7

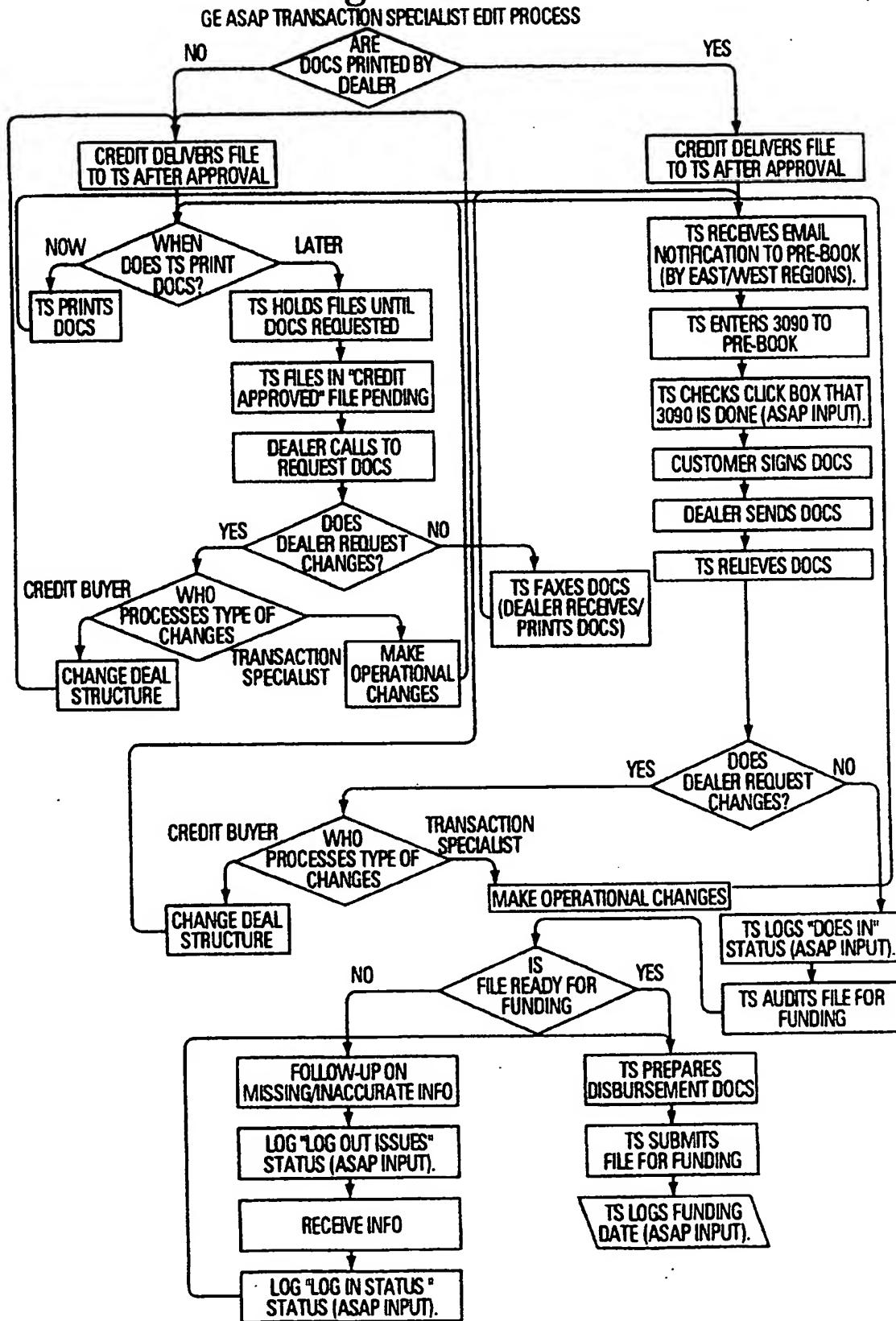


Fig. 8

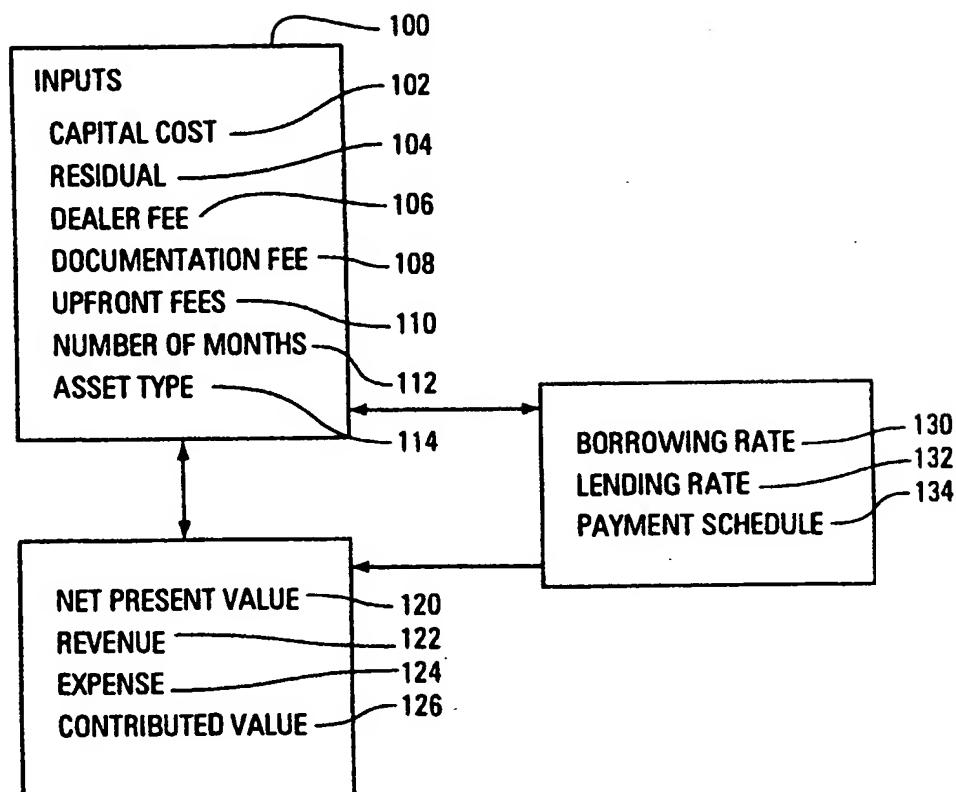


Fig. 9

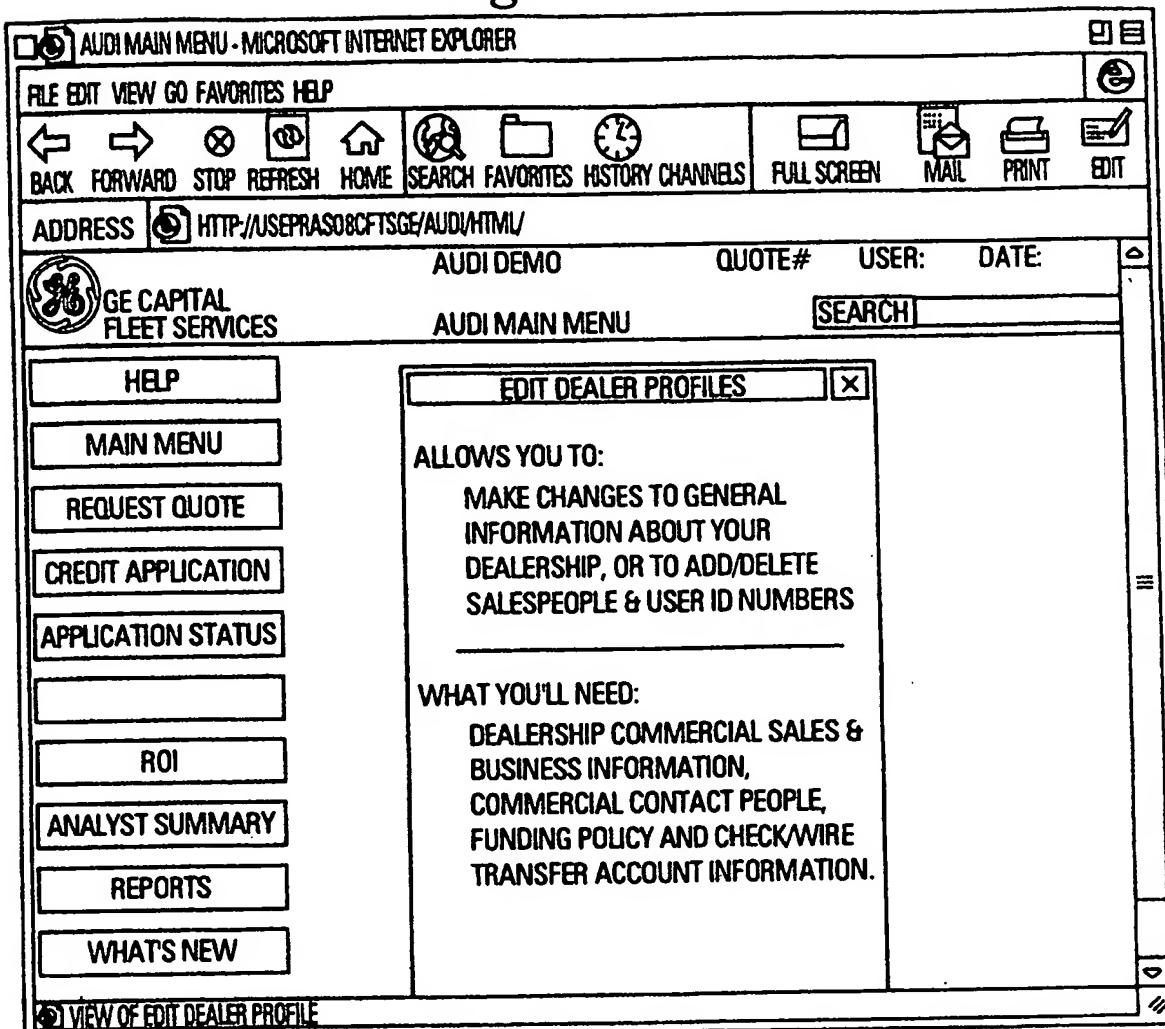


Fig. 10

REQUEST QUOTE - MICROSOFT INTERNET EXPLORER

FILE EDIT VIEW GO FAVORITES HELP

BACK FORWARD STOP REFRESH HOME SEARCH FAVORITES HISTORY CHANNELS FULL SCREEN MAIL PRINT EDIT

ADDRESS  AUDI DEMO QUOTE# USER: DATE: 7/28/1999

GE CAPITAL FLEET SERVICES REQUEST A QUOTE

DEALER VEHICLE

DEALER INFORMATION

DEALER NAME:

COMMERCIAL CONTACT NAME:

PHONE:  FAX:

DEALER RESERVE (POINTS AS A % OF CAP. COST):

DEALER DOCUMENTATION/ACQUISITION FEE MARK-UP:

DEALER ACCOUNT MANAGER:  PHONE:  FAX:

CREDIT BUYER:  PHONE:  FAX:

GE CAPITAL FLEET SERVICES VEHICLE ORDERING SYSTEM

Fig. 11

REQUEST QUOTE - MICROSOFT INTERNET EXPLORER

FILE EDIT VIEW GO FAVORITES HELP

BACK FORWARD STOP REFRESH HOME SEARCH FAVORITES HISTORY CHANNELS FULL SCREEN MAIL PRINT EDIT

ADDRESS  HTTP://USEPRAS08CFTSGE/AUDI/HTML/

AUDI DEMO QUOTE# USER: DATE: 7/28/1999

GE CAPITAL FLEET SERVICES REQUEST A QUOTE

DEALER VEHICLE

VEHICLE AND FINANCING INFORMATION

CUSTOMER NAME	NON-PROFIT	VEHICLES TO BE LICENSED IN:
<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
MODEL YEAR:	MAKE:	MODEL:
<input type="text"/>	<input type="text"/>	<input type="text"/>
UPFITTING DESCRIPTION	<input type="text"/>	PRICE \$ <input type="text"/>
TRADE EQUITY	\$ <input type="text"/>	
CASH DOWNPAYMENT	\$ <input type="text"/>	
TOTAL DEDUCTIONS	\$ <input type="text"/>	
TITLE, LICENSE & REGISTRATION	\$ <input type="text"/>	
SALES TAX (UPFRONT TAX STATES ONLY)	\$ <input type="text"/>	
TOTAL AMOUNT TO BE FINANCED	\$ <input type="text"/>	
TAX RATE TO BE CHARGED ON MONTHLY PAYMENT <input type="text"/> %		
ASSET TYPE <input type="text"/> CARS (NON-LUXURY) <input type="button" value="▼"/>		
LEASE TERM (NUMBER OF MONTHS) <input type="text"/>		
RESIDUAL \$ <input type="text"/> OR <input type="text"/> %		
EFFECTIVE TERM <input type="text"/>		
<input type="button" value="◀PREV"/> <input type="button" value="SUBMIT"/> <input type="button" value="CANCEL"/> <input type="button" value="PRINT"/> <input type="button" value="NEXT▶"/>		

GE CAPITAL FLEET SERVICES VEHICLE ORDERING SYSTEM

Fig. 12

CREDIT APPLICATION - MICROSOFT INTERNET EXPLORER

FILE EDIT VIEW GO FAVORITES HELP

BACK FORWARD STOP REFRESH HOME SEARCH FAVORITES HISTORY CHANNELS FULL SCREEN MAIL PRINT EDIT

ADDRESS

AUDI DEMO QUOTE#  USER:  DATE:

GE CAPITAL FLEET SERVICES CREDIT APPLICATION

HELP CUSTOMER OWNERS CREDITORS INSURANCE HAZARDS SIGNATURE

MAIN MENU BUSINESS INFORMATION

REQUEST QUOTE

CREDIT APPLICATION

APPLICATION STATUS

EDIT DEALER PROFILE

ROI

ANALYST SUMMARY

REPORTS

WHAT'S NEW

EXIT

CONTACT US

LEGAL CORPORATE NAME/BUSINESS NAME

NON-PROFIT

STREET ADDRESS 1

STREET ADDRESS 2

CITY  STATE  ZIP  COUNTY

SELECT ONE BUSINESS START DATE CONTACT NAME

CORPORATION

PARTNERSHIP  PHONE:  FAX:

SOLE PROPRIETERSHIP

IF CORPORATION DATE OF INCORPORATION STATE OF INCORP. CORPORATE ID NO.

STATE OF INCORP.  CORPORATE ID NO.

CURRENT FLEET SIZE WHERE FINANCED? (OPTIONAL)

CARS

LUXURY CARS

LIGHT TRUCKS

MEDIUM TRUCKS

HEAVY DUTY TRUCKS

TRAILERS

GE CAPITAL FLEET SERVICES VEHICLE ORDERING SYSTEM

Fig. 13

 CREDIT APPLICATION - MICROSOFT INTERNET EXPLORER

FILE EDIT VIEW GO FAVORITES HELP

BACK FORWARD STOP REFRESH HOME SEARCH FAVORITES HISTORY CHANNELS FULL SCREEN MAIL PRINT EDIT

ADDRESS  <HTTP://USEPRASD8CFTSGE/AUDI/HTML/CREDITAPP.HTML>

GE CAPITAL FLEET SERVICES AUDI DEMO QUOTE# USER: DATE:  
&E\_QUOTENUMBER& &E\_UAOLUSER& 7/26/1999

CREDIT APPLICATION

HELP

MAIN MENU

REQUEST QUOTE

CREDIT APPLICATION

APPLICATION STATUS

EDIT DEALER PROFILE

ROI

ANALYST SUMMARY

REPORTS

WHAT'S NEW

EXIT

CONTACT US

CUSTOMER OWNERS CREDITORS INSURANCE HAZARDS SIGNATURE

PRINCIPAL OWNERS

OWNER NAME PCT. OF OWNERSHIP SS# PHONE

STREET ADDRESS STREET ADDRESS 2

CITY STATE ZIP

SELECT ONE  OWN HOME  RENT MORTGAGE/RENT\$ MORTGAGE HOLDER

OWNER NAME PCT. OF OWNERSHIP SS# PHONE

STREET ADDRESS STREET ADDRESS 2

CITY STATE ZIP

SELECT ONE  OWN HOME  RENT MORTGAGE/RENT\$ MORTGAGE HOLDER

ADDITIONAL OWNERS

GE CAPITAL FLEET SERVICES VEHICLE ORDERING SYSTEM

Fig. 14

CREDIT APPLICATION - MICROSOFT INTERNET EXPLORER

FILE EDIT VIEW GO FAVORITES HELP

BACK FORWARD STOP REFRESH HOME SEARCH FAVORITES HISTORY CHANNELS FULL SCREEN MAIL PRINT EDIT

ADDRESS: <HTTP://USEPRAS08CFTSGE/AUDI/HTML/CREDITAPP.HTML>

AUDI DEMO QUOTE# USER: DATE:  
&\_QUOTENUMBER&\_UAUDLUSER& 7/26/1999

SEARCH

GE CAPITAL FLEET SERVICES CREDIT APPLICATION

HELP MAIN MENU REQUEST QUOTE CREDIT APPLICATION APPLICATION STATUS EDIT DEALER PROFILE ROI ANALYST SUMMARY REPORTS WHAT'S NEW EXIT CONTACT US

CUSTOMER OWNERS CREDITORS INSURANCE HAZARDS SIGNATURE

BANK INFORMATION

BANK NAME: BANK OFFICER: TITLE:  
[Text Boxes]

CITY STATE PHONE  
[Text Boxes]

TYPE OF RELATIONS ACCOUNT #S  
 ACTIVE LINE OF CREDIT  
 TERM LOANS  
 MORTGAGE  
 CHECKING  
[Text Boxes]

MAJOR CREDITORS  

NAME	CITY	STATE	TYPE OF CREDIT	PHONE	CONTACT
[Text Box]	[Text Box]	CT	AUTO/TRUCK	[Text Box]	[Text Box]
[Text Box]	[Text Box]	CT	AUTO/TRUCK	[Text Box]	[Text Box]
[Text Box]	[Text Box]	CT	AUTO/TRUCK	[Text Box]	[Text Box]
[Text Box]	[Text Box]	CT	AUTO/TRUCK	[Text Box]	[Text Box]

ADDITIONAL CREDITORS

«PREV NEXT»

GE CAPITAL FLEET SERVICES VEHICLE ORDERING SYSTEM

Fig. 15

CREDIT APPLICATION - MICROSOFT INTERNET EXPLORER

FILE EDIT VIEW GO FAVORITES HELP

BACK FORWARD STOP REFRESH HOME SEARCH FAVORITES HISTORY CHANNELS FULL SCREEN MAIL PRINT EDIT

ADDRESS

AUDI DEMO QUOTE# USER: DATE:  
&E\_QUOTENUMBER& &E\_UADLUSER& 7/26/1999

SEARCH

GE CAPITAL FLEET SERVICES CREDIT APPLICATION

HELP MAIN MENU REQUEST QUOTE CREDIT APPLICATION APPLICATION STATUS EDIT DEALER PROFILE ROI ANALYST SUMMARY REPORTS WHAT'S NEW EXIT CONTACT US

CUSTOMER OWNERS CREDITORS INSURANCE HAZARDS SIGNATURE

BANK INFORMATION

INSURANCE COMPANY NAME

AGENT NAME PHONE FAX

STREET ADDRESS STREET ADDRESS 2

CITY STATE ZIP

AUTO COVERAGE\$ COMPREHENSIVE COVERAGE\$ COLLISION COVERAGE\$

DEDUCTIBLE AMOUNTS POLICY NO. POLICY EXP. DATE

«PREV NEXT»

GE CAPITAL FLEET SERVICES VEHICLE ORDERING SYSTEM

Fig. 16

□ CREDIT APPLICATION - MICROSOFT INTERNET EXPLORER

FILE EDIT VIEW GO FAVORITES HELP

BACK FORWARD STOP REFRESH HOME SEARCH FAVORITES HISTORY CHANNELS FULL SCREEN MAIL PRINT EDIT

ADDRESS:  QUOTE#  USER:  DATE:

 GE CAPITAL FLEET SERVICES

AUDI DEMO CREDIT APPLICATION

HELP CUSTOMER OWNERS CREDITORS INSURANCE HAZARDS SIGNATURE

MAIN MENU REQUEST QUOTE CREDIT APPLICATION APPLICATION STATUS EDIT DEALER PROFILE ROI ANALYST SUMMARY REPORTS WHAT'S NEW

Y2K INFORMATION

YES  NO HAS YOUR BUSINESS MADE AN ASSESSMENT OF THE COST, TIME, EFFORT, AND IMPACT THAT YEAR 2000 MAY HAVE ON YOUR BUSINESS AND FINANCES?

Y2K PROJECT LEADER NAME  PHONE

HAZARDOUS SUBSTANCES WILL VEHICLES LEASED FROM GE CAPITAL BE USED TO TRANSPORT HAZARDOUS SUBSTANCES REQUIRED TO BE PLACARDED?  YES  NO

«PREV

□ GE CAPITAL FLEET SERVICES VEHICLE ORDERING SYSTEM

Fig. 17

CREDIT APPLICATION - MICROSOFT INTERNET EXPLORER

FILE EDIT VIEW GO FAVORITES HELP

BACK FORWARD STOP REFRESH HOME SEARCH FAVORITES HISTORY CHANNELS FULL SCREEN MAIL PRINT EDIT

ADDRESS: <HTTP://USEPRAS08CFTSGE/AUDI/HTML/CREDITAPP.HTML>

GE CAPITAL FLEET SERVICES AUDI DEMO QUOTE# USER: DATE:  
FLEET SERVICES QUOTENUMBERS GE\_UADLUSER& 7/26/1999

CREDIT APPLICATION [SEARCH]

HELP

MAIN MENU

REQUEST QUOTE

CREDIT APPLICATION

APPLICATION STATUS

EDIT DEALER PROFILE

ROI

ANALYST SUMMARY

REPORTS

WHAT'S NEW

CUSTOMER OWNERS CREDITORS INSURANCE HAZARDS SIGNATURE

SIGNATURE  
THE UNDERSIGNED CERTIFIES THAT THE ABOVE INFORMATION GIVEN FOR CREDIT PURPOSES IS TRUE AND CORRECT AND AUTHORIZES GE CAPITAL FLEET SERVICES AND ANY CREDIT BUREAU OR INVESTIGATIVE AGENCY TO INVESTIGATE REFERENCES, STATEMENTS, OR OTHER DATA LISTED ACCOMPANYING THIS APPLICATION. THE UNDERSIGNED AUTHORIZES ALL PARTIES CONTACTED TO RELEASE CREDIT AND FINANCIAL INFORMATION REQUESTED AS PART OF SAID INVESTIGATION.

SIGNATURE (TYPE FULL NAME)      TITLE      DATE  
              
 VEHICLE TYPE - YEAR/MAKE/MODEL      PRICE ESTIMATE      VEHICLE IS:  
            ADDITION  
 QUOTE NUMBERS THIS APPLICATION COVERS:  
      «PREV    NEXT»

GE CAPITAL FLEET SERVICES VEHICLE ORDERING SYSTEM

Fig. 18

FILE EDIT VIEW GO FAVORITES HELP		BACK	FORWARD	STOP	REFRESH	HOME	SEARCH	FAVORITES	HISTORY	CHANNELS	FULL SCREEN	MAIL	PRINT	EDIT
ADDRESS		HTTP://USEPRAS08GFTSGE/AUDI/HTML/QUOTESTATUS.HTML												
		AUDI DEMO										QUOTE#	USER:	DATE:
 <b>GE CAPITAL FLEET SERVICES</b>		<b>&amp;E_DEALERNAME&amp; QUOTES</b>										<input type="button" value="SEARCH"/>		
<input type="button" value="HELP"/>		<input type="button" value="CUSTOMER"/> <input type="button" value="OWNERS"/> <input type="button" value="CREDITORS"/> <input type="button" value="INSURANCE"/> <input type="button" value="HAZARDS"/> <input type="button" value="SIGNATURE"/>												
<input type="button" value="MAIN MENU"/>		<p>THE STATUS OF THE CREDIT REQUESTS CURRENTLY OPEN FOR &lt;NAME GOES HERE&gt; ARE LISTED BELOW. CLICKING ON ANY OF THOSE REQUESTS WILL BRING YOU TO YOUR CREDIT REQUEST WHERE YOU WILL HAVE THE FOLLOWING OPTIONS.</p> <ul style="list-style-type: none"> <li>◦ IF CREDIT APPLICATION APPROVED</li> <li>◦ ACCEPT, CUSTOMER ACCEPTS GEFCS TERMS AND THE CREDIT PROCESS CONTINUES</li> <li>◦ REJECT, CREDIT APPLICATION IS DISCARDED.</li> <li>◦ EDIT, MAKE CHANGES TO THE INFORMATION WITHIN THE CREDIT APPLICATION AND RESUBMIT</li> </ul>												
<input type="button" value="REQUEST QUOTE"/>		<b>APPLICATION STATUS</b>												
<input type="button" value="CREDIT APPLICATION"/>														
<input type="button" value="APPLICATION STATUS"/>														
<input type="button" value="EDIT DEALER PROFILE"/>														
<input type="button" value="ROI"/>		<b>QUOTE NUMBER</b>			<b>APPLICANT NAME</b>			<b>COMPANY NAME</b>			<b>QUOTE DATE</b>		<b>CONTACT</b>	
<input type="button" value="ANALYST SUMMARY"/>		<b>&amp;E_QUOTELINK&amp;</b>			<b>&amp;E_DEALERNAME&amp;</b>			<b>&amp;E_DEALERLEGALNAME&amp;</b>			<b>&amp;E_QUOTEDATA&amp;</b>		<b>&amp;E_CONTACT&amp;</b>	
<input type="button" value="REPORTS"/>		<b>&amp;E_QUOTELINK&amp;</b>			<b>&amp;E_DEALERNAME&amp;</b>			<b>&amp;E_DEALERLEGALNAME&amp;</b>			<b>&amp;E_QUOTEDATA&amp;</b>		<b>&amp;E_CONTACT&amp;</b>	
<input type="button" value="WHAT'S NEW"/>		<b>&amp;E_QUOTELINK&amp;</b>			<b>&amp;E_DEALERNAME&amp;</b>			<b>&amp;E_DEALERLEGALNAME&amp;</b>			<b>&amp;E_QUOTEDATA&amp;</b>		<b>&amp;E_CONTACT&amp;</b>	

Fig. 19

DEALER PROFILE - MICROSOFT INTERNET EXPLORER

FILE EDIT VIEW GO FAVORITES HELP

BACK FORWARD STOP REFRESH HOME SEARCH FAVORITES HISTORY CHANNELS FULL SCREEN MAIL PRINT EDIT

ADDRESS: <HTTP://USEPRAS08CFTSGE/AUDI/HTML/DEALERPROFILE.HTML>

AUDI DEMO QUOTE# &E\_QUOTENUMBER& USER: DATE: 7/26/1999

**GE CAPITAL FLEET SERVICES**

**DEALER PROFILE** **SEARCH**

**DEALER** **CONTACTS** **SALES** **FUNDING**

**DEALER INFORMATION**

**DEALER NAME**

**LEGAL NAME**  **TRADE NAME (D.B.A.)**

**STREET ADDRESS**  **PHONE**  **FAX**

**STREET ADDRESS 2**

**CITY**  **STATE**  **ZIP**

**SELECT ONE**  **DEALER**  **BROKER**

**DEALER STANDING**  **PENDING**  **APPROVED** **MARKET SEGMENT**  **DEALER SERVICES**

**DEALER ACCOUNT MANAGER**  **PHONE**  **FAX**

**TERRITORY**  **YEARS IN BUSINESS**

**DB CHECKED**

**NAME VERIFIED**

**FINANCIALS RECD**

**AGREEMENT RECD**

**PREV** **NEXT**

GE CAPITAL FLEET SERVICES VEHICLE ORDERING SYSTEM

Fig. 20

DEALER PROFILE - MICROSOFT INTERNET EXPLORER

FILE EDIT VIEW GO FAVORITES HELP

BACK FORWARD STOP REFRESH HOME SEARCH FAVORITES HISTORY CHANNELS FULL SCREEN MAIL PRINT EDIT

ADDRESS  AUDI DEMO QUOTE# &E\_QUOTENUMBER& USER: DATE: 7/26/1999

GE CAPITAL FLEET SERVICES DEALER PROFILE SEARCH

DEALER CONTACTS SALES FUNDING

COMMERCIAL VEHICLE DEPARTMENT CONTACTS

1ST CONTACT NAME &E_CONTACT1_NAME_CHECK&	EMAIL &E_CONTACT1_EMAIL&
TITLE &E_CONTACT1_TITLE&	PHONE &E_CONTACT1_PHO
2ND CONTACT NAME &E_CONTACT2_NAME_CHECK&	EMAIL &E_CONTACT2_EMAIL&
TITLE &E_CONTACT2_TITLE&	PHONE &E_CONTACT2_PHO

ADD CONTACT DELETE CONTACT

«PREV NEXT»

GE CAPITAL FLEET SERVICES VEHICLE ORDERING SYSTEM

Fig. 21

DEALER PROFILE - MICROSOFT INTERNET EXPLORER

FILE EDIT VIEW GO FAVORITES HELP

BACK FORWARD STOP REFRESH HOME SEARCH FAVORITES HISTORY CHANNELS FULL SCREEN MAIL PRINT EDIT

ADDRESS: <HTTP://USEPRAS08CFTSGE/AUDI/HTML/DEALERPROFILE.HTML>

AUDI DEMO QUOTE#: SE\_QUOTENMBER& USER: DATE: 7/26/1999

GE CAPITAL FLEET SERVICES DEALER PROFILE SEARCH

HELP MAIN MENU REQUEST QUOTE CREDIT APPLICATION APPLICATION STATUS EDIT DEALER PROFILE ROI ANALYST SUMMARY REPORTS WHAT'S NEW EXIT CONTACT US

DEALER CONTACTS SALES FUNDING

COMMERCIAL SALES INFORMATION

APPROX. ANNUAL COMMERCIAL SALES VOLUME (\$)  
GE\_ANNUAL\_COM\_SALES\$

MAKES OF VEHICLES SOLD: DEALER CODE  
FORD

MAKES OF VEHICLES SOLD: DEALER CODE  
FORD

MAKES OF VEHICLES SOLD: DEALER CODE  
FORD

BODY TYPES:

FINANCE SOURCES

BANKS/CREDIT UNIONS  
 CAPTIVE FINANCE COMPANIES (LE. GMAC)  
 LEASING COMPANIES  
 OTHER SOURCES

«PREV NEXT»

GE CAPITAL FLEET SERVICES VEHICLE ORDERING SYSTEM

Fig. 22

DEALER PROFILE - MICROSOFT INTERNET EXPLORER

FILE EDIT VIEW GO FAVORITES HELP

BACK FORWARD STOP REFRESH HOME SEARCH FAVORITES HISTORY CHANNELS FULL SCREEN MAIL PRINT EDIT

ADDRESS: <HTTP://USEPRAS08CFTSGE/AUDI/HTML/DEALERPROFILE.HTML>

AUDI DEMO QUOTE# & QUOTENNUMBER& USER: DATE: 7/26/1999

GE CAPITAL FLEET SERVICES DEALER PROFILE SEARCH

HELP MAIN MENU REQUEST QUOTE CREDIT APPLICATION APPLICATION STATUS EDIT DEALER PROFILE ROI ANALYST SUMMARY REPORTS WHAT'S NEW EXIT CONTACT US

DEALER CONTACTS SALES FUNDING

FUNDING INFORMATION

TAX IDENTIFICATION #

PREFERRED PAYMENT METHOD

WIRE TRANSFER

WIRE TRANSFER INFORMATION REQUIRED

WT REPEAT #:

BANK NAME:

BANK ABA #:

BANK CITY #:

BANK STATE #:

ACCOUNT NAME #:

ACCOUNT #:

OVERNIGHT CHECK  (ATTENTION)

GE CAPITAL FLEET SERVICES VEHICLE ORDERING SYSTEM

Fig. 23

INTERNAL QUOTE REQUEST - MICROSOFT INTERNET EXPLORER

FILE EDIT VIEW GO FAVORITES HELP

BACK FORWARD STOP REFRESH HOME SEARCH FAVORITES HISTORY CHANNELS FULL SCREEN MAIL PRINT EDIT

ADDRESS: <HTTP://USEPRAS08CFTSGE/AUD/HTML/DEALERPROFILE.HTML>

AUDI DEMO QUOTE# USER: DATE:

GE CAPITAL FLEET SERVICES INTERNAL QUOTE REQUEST

DEALER	VEHICLE	INTERNAL CV	TERMS	APPROVALS
DEALER INFORMATION				
DEALER NAME <input type="text" value="&amp;E_DEALER_NAME&amp;"/>				
DEALER NAME <input type="text" value="&amp;E_CONTACT_NAME&amp;"/>				
PHONE <input type="text" value="&amp;E_DEALER_PHONE"/>	FAX <input type="text" value="&amp;E_DEALER_FAX..."/>			
DEALER RESERVE (POINTS AS A % OF CAP. COST): <input type="text" value="0%"/>				
DEALER DOCUMENTATION/ACQUISITION FEE MARK-UP: <input type="text" value="\$0"/>				
DEALER ACCOUNT MANAGER <input type="text" value="&amp;E_DAM_NAME"/>	PHONE <input type="text" value="&amp;E_DAM_PHONE"/>	FAX <input type="text" value="&amp;E_DAM_FAX..."/>		
CREDIT BUYER <input type="text" value="&amp;E_CB_NAME_CH"/>	PHONE <input type="text" value="&amp;E_CB_PHONE"/>	FAX <input type="text" value="&amp;E_CB_FAX_PH"/>		
<input type="button" value="«PREV"/> <input type="button" value="NEXT»"/>				

GE CAPITAL FLEET SERVICES VEHICLE ORDERING SYSTEM

Fig. 24

INTERNAL QUOTE REQUEST - MICROSOFT INTERNET EXPLORER

FILE EDIT VIEW GO FAVORITES HELP

BACK FORWARD STOP REFRESH HOME SEARCH FAVORITES HISTORY CHANNELS FULL SCREEN MAIL PRINT EDIT

ADDRESS

AUDI DEMO QUOTE# USER: DATE:

GE CAPITAL FLEET SERVICES INTERNAL QUOTE REQUEST SEARCH

HELP DEALER VEHICLE INTERNAL CVI TERMS APPROVALS

MAIN MENU

REQUEST QUOTE

CREDIT APPLICATION

APPLICATION STATUS

EDIT DEALER PROFILE

ROI

ANALYST SUMMARY

REPORTS

WHAT'S NEW

EXIT

CONTACT US

VEHICLE AND FINANCING INFORMATION

CUSTOMER NAME:

VEHICLES TO BE LICENSED IN:

MODEL YEAR:  MAKE:  MODEL:  PRICE \$

UPFITTING DESCRIPTION  PRICE \$

TRADE EQUITY \$

CASH DOWNPAYMENT \$

TOTAL DEDUCTIONS \$

TITLE, LICENSE & REGISTRATION \$

SALES TAX (UPFRONT TAX STATES ONLY) \$

TOTAL AMOUNT TO BE FINANCED \$

TAX RATE TO BE CHANGED ON MONTHLY PAYMENT  %

ASSET TYPE CARS (NON-LUXURY)

LEASE TERM (NUMBER OF MONTHS)

RESIDUAL \$  OR  %

EFFECTIVE TERM

«PREV NEXT»

GE CAPITAL FLEET SERVICES VEHICLE ORDERING SYSTEM

Fig. 25

INTERNAL QUOTE REQUEST - MICROSOFT INTERNET EXPLORER

FILE EDIT VIEW GO FAVORITES HELP

BACK FORWARD STOP REFRESH HOME SEARCH FAVORITES HISTORY CHANNELS FULL SCREEN MAIL PRINT EDIT

ADDRESS: <HTTP://USEPRAS08CFTSGE/AUDI/HTML/DEALERPROFILE.HTML>

AUDI DEMO QUOTE# USER: DATE:

GE CAPITAL FLEET SERVICES INTERNAL QUOTE REQUEST SEARCH

DEALER	VEHICLE	INTERNAL CV	TERMS	APPROVALS
INTERNAL CV	TRANSACTION MONTH JANUARY	LEASE TYPE OPERATING LEASE	COMPUTE MONTHLY PAYMENTS	
APR/MONTHLY PAYMENTS	NUMBER OF ADVANCE PAYMENTS AT: ○ 1ST MONTH ○ 2ND MONTH			
DEALER FEE (IN DOLLARS):	OR DEALER FEE (IN PERCENT) %:			
MONTHLY FEE:	PRI:			
GECFS DOC FEE:	CV %:			
TAX LIFE: ○ 3 YEARS ○ 5 YEARS ○ 7 YEARS	FIXED OR FLOATING RATE: ○ FIXED RATE ○ FLOAT RATE			
«PREV NEXT»				

GE CAPITAL FLEET SERVICES VEHICLE ORDERING SYSTEM

Fig. 26

INTERNAL QUOTE REQUEST - MICROSOFT INTERNET EXPLORER

FILE EDIT VIEW GO FAVORITES HELP

BACK FORWARD STOP REFRESH HOME SEARCH FAVORITES HISTORY CHANNELS FULL SCREEN MAIL PRINT EDIT

ADDRESS: <HTTP://USEPRAS08CFTSGE/AUDI/HTML/DEALERPROFILE.HTML>

AUDI DEMO QUOTE# USER: DATE:

GE CAPITAL FLEET SERVICES INTERNAL QUOTE REQUEST

HELP DEALER VEHICLE INTERNAL CV TERMS APPROVALS

MAIN MENU APPROVALS, COMMENTS/SPECIAL REQUIREMENTS

REQUEST QUOTE

CREDIT APPLICATION

LATE PAYMENT CHARGE (PER MONTH):  INTERIM INTEREST (%):

APPLICATION STATUS

BILL THRU:

EDIT DEALER PROFILE

PAYOUT FEE:

ROI

ANALYST SUMMARY

REPORTS

WHATS NEW

GE CAPITAL FLEET SERVICES VEHICLE ORDERING SYSTEM

Fig. 27

INTERNAL QUOTE REQUEST - MICROSOFT INTERNET EXPLORER

FILE EDIT VIEW GO FAVORITES HELP

BACK FORWARD STOP REFRESH HOME SEARCH FAVORITES HISTORY CHANNELS FULL SCREEN MAIL PRINT EDIT

ADDRESS: <HTTP://USEPRAS08CFTSGE/AUDI/HTML/DEALERPROFILE.HTML>

AUDI DEMO QUOTE# USER: DATE:

GE CAPITAL FLEET SERVICES INTERNAL QUOTE REQUEST

HELP MAIN MENU REQUEST QUOTE CREDIT APPLICATION APPLICATION STATUS EDIT DEALER PROFILE ROI ANALYST SUMMARY REPORTS WHAT'S NEW

DEALER VEHICLE INTERNAL CV TERMS APPROVALS

CONTRACTUAL TERMS & CONDITIONS

PRICING PREPARED BY:

ACCOUNT MANAGER:

SALES MANAGER:

TERRITORY/CUST. SVC. MGR.:

PRICING COMMITTEE:

COMMENTS/SPECIAL REQUIREMENTS:

© GE CAPITAL FLEET SERVICES VEHICLE ORDERING SYSTEM

Fig. 28

ANALYST SUMMARY - MICROSOFT INTERNET EXPLORER

FILE EDIT VIEW GO FAVORITES HELP

BACK FORWARD STOP REFRESH HOME SEARCH FAVORITES HISTORY CHANNELS FULL SCREEN MAIL PRINT EDIT

ADDRESS: [HTTP://USEPRAS08CFTSGE/AUDI/HTML/ANALYSTSUMMARY.HTML](http://USEPRAS08CFTSGE/AUDI/HTML/ANALYSTSUMMARY.HTML)

AUDI DEMO QUOTE# & QUOTENUMBER & USER: DATE: 7/26/1999

GE CAPITAL FLEET SERVICES ANALYST SUMMARY

HELP

MAIN MENU

REQUEST QUOTE

CREDIT APPLICATION

APPLICATION STATUS

EDIT DEALER PROFILE

ROI

ANALYST SUMMARY

REPORTS

WHAT'S NEW

EXIT

CONTACT US

**CREDIT DECISION/SUMMARY**

STATUS:   ELAPSED TIME:

CUSTOMER NAME:  CONTACT NAME:  PHONE:  FAX:

DEALER NAME:  COMMERCIAL NAME:  PHONE:  FAX:

YEAR BUSINESS STARTED:

TERRITORY:  DAM:  PHONE:  FAX:

CREDIT BUYER:  PHONE:  FAX:

TRANSACTION SPECIALIST:  PHONE:  FAX:

MODEY YEAR:  MAKE:  MODEL:  MSRP:

TOTAL CAP:

UPFIT DESCRIPTION:  MSRP%:  AMT TO BE FUNDED:

PAYMENT:  DEALER RESERVE %:  DEALER RESERVE \$:

PAYMENT W/TAX:  DEALER DOC FEE:  LEASE TYPE:  OPERATING LEASE:

TAX RATE:  CV %:  APR %:

TOAST REQUIRED:  STATUS:  APPROVED EFFECTIVE TERM:

YES  NO  PENDING  APPEALED:

PENDING

POSITIVES/MITIGANTS

HOME OWNER

DOWN PAYMENT

LONG TIME IN BUSINESS

STRONG COLLATERAL

GOOD AMORT TERM

LOW REVOLVING AND/OR HIGH AVAILABILITY

WELL PAID CREDIT

OTHER:

NEGATIVE RISKS

SHORT TIME IN BUSINESS

EXTENDED TERMS

LIENS/JUDGMENT/REPOS

HIGH REVOLVING AND/OR LOW AVAILABILITY

NO LIKE CREDIT

BANKRUPTCY

POOR PAY HISTORY

OTHER:

CREDIT ANALYST DECISION JUSTIFICATION:

GE CAPITAL FLEET SERVICES VEHICLE ORDERING SYSTEM

Fig. 29

ANALYST SUMMARY - MICROSOFT INTERNET EXPLORER

FILE EDIT VIEW GO FAVORITES HELP

BACK FORWARD STOP REFRESH HOME SEARCH FAVORITES HISTORY CHANNELS FULL SCREEN MAIL PRINT EDIT

ADDRESS: <HTTP://USEPRAS08CFTSGE/AUDI/HTML/ANALYSTSUMMARY.HTML> QUOTE# &\_QUOTE NUMBER & USER: DATE: 7/26/1999

**GE CAPITAL FLEET SERVICES ANALYST SUMMARY** **[SEARCH]**

**SUMMARY** **CUSTOMER** **BUSINESS** **PRINCIPAL** **COLLATERAL** **DEALER** **DOCUMENTS**

**HELP** **MAIN MENU** **REQUEST QUOTE** **CREDIT APPLICATION** **APPLICATION STATUS** **EDIT DEALER PROFILE** **ROI** **ANALYST SUMMARY** **REPORTS** **WHAT'S NEW** **EXIT** **CONTACT US**

TIME STATUS (IN BUSINESS HOURS)

PHASE:	&E_PHASE&		
START TIME:	&E_START_TIME&	STOP TIME:	&E_STOP_TIME&
TOTAL ELAPSED TIME:	&E_TOTAL_ELAPSED_TIME&		

---

QUOTE:	&E_QUOTE_N&	QUOTE REQUEST SUBMITTED:	&E_QUOTE_REQ_SUBMITTED&
CUSTOMER QUOTE DECISION:	&E_CUST_DECISION&	QUOTE RETURNED:	&E_QUOTE_RETURNED&
CREDIT APP PROCESSING:	&E_CREDIT_APP_PROC&	CREDIT APP SUBMITTED:	&E_CREDIT_APP_SUBMITTED&
CUSTOMER DECISION:	&E_CUST_DEC&	CREDIT DECISION MADE:	&E_CREDIT_DECISION_MADE&
DOCUMENT PROCESSING:	&E_DOC_PROCESS&	REQUEST FOR DOCUMENTS:	&E_REQ_DOCS&
FUNDING REQUEST:	&E_FUNDING_REQ&	DOCS SENT TO CUSTOMER:	&E_DOCS_SENT_CUST&
DOCS RECEIVED AT GE:	&E_DOCS_RECV&		
TOTAL:	&E_TOTAL&		

SUMMARY

GE ELAPSED TIME:	&E_ELAPSEDTIMETOTAL&
CUSTOMER ELAPSED TIME:	&E_ELAPSEDCUSTTIME&

GE CAPITAL FLEET SERVICES VEHICLE ORDERING SYSTEM

Fig. 30

ANALYST SUMMARY - MICROSOFT INTERNET EXPLORER

FILE EDIT VIEW GO FAVORITES HELP

BACK FORWARD STOP REFRESH HOME SEARCH FAVORITES HISTORY CHANNELS FULL SCREEN MAIL PRINT EDIT

ADDRESS: [HTTP://USEPRAS08CFTSGE/AUDI/HTML/ANALYSTSUMMARY.HTML](http://USEPRAS08CFTSGE/AUDI/HTML/ANALYSTSUMMARY.HTML) QUOTE# &E QUOTENUMBER& USER: DATE: 7/26/1999

**GE CAPITAL FLEET SERVICES ANALYST SUMMARY**

**SEARCH**

**SUMMARY** **CUSTOMER** **BUSINESS** **PRINCIPAL** **COLLATERAL** **DEALER** **DOCUMENTS**

CREDIT DECISION/SUMMARY  
LEGAL CORPORATE NAME/BUSINESS NAME  NON-PROFIT

STREET ADDRESS  
STREET ADDRESS 2  
CITY  STATE  ZIP  COUNTY

SELECT ONE  
○ CORPORATION  BUSINESS START DATE  CONTACT NAME   
○ PARTNERSHIP  PHONE  FAX:   
○ SOLE PROPRIETORSHIP   
IF CORPORATION DATE OF INCORPORATION STATE OF INCORP. CORPORATE ID NO.

CURRENT FLEET SIZE WHERE FINANCED? (OPTIONAL)  
CARS  GE CAPITAL   
LUXURY CARS  GE CAPITAL   
LIGHT TRUCKS  GE CAPITAL   
MEDIUM TRUCKS  GE CAPITAL   
HEAVY DUTY TRUCKS  GE CAPITAL   
TRAILERS  GE CAPITAL

CURRENT CUSTOMER  YES  NO  
CORP. CODE  FLEET #   
COLLECTOR NAME:  COLLECTOR PHONE:   
STATUS:  OUTSTANDING BANK VALUE \$:   
CURRENT

Y2K EVALUATED  YES  NO  
CONTACT:  PHONE:

COMPANY NAME:  DATE LAST UPDATED:   
DUNS #:  SIC CODE:  SIC CODE:   
RATING:  # OF EMPLOYEES:  HISTORY:   
PAYDEX:  % W/W TERMS:  # TRADES:   
HIGHEST CREDIT \$:  AUDIT STATUS:  STATEMENT DATE:   
NOTES:  UNKNOWN

«PREV  NEXT»

GE CAPITAL FLEET SERVICES VEHICLE ORDERING SYSTEM

Fig. 31

ANALYST SUMMARY - MICROSOFT INTERNET EXPLORER

FILE EDIT VIEW GO FAVORITES HELP

BACK FORWARD STOP REFRESH HOME SEARCH FAVORITES HISTORY CHANNELS FULL SCREEN MAIL PRINT EDIT

ADDRESS: <HTTP://USEPRAS08CFTSGE/AUDI/HTML/ANALYSTSUMMARY.HTML>

AUDI DEMO QUOTE# &E\_QUOTENUMBER& USER: DATE: 7/26/1999

GE CAPITAL FLEET SERVICES ANALYST SUMMARY

**PRINCIPAL INFORMATION**

OWNER NAME:	<input type="text"/>	TITLE:	<input type="text"/>	% OF OWNERSHIP:	<input type="text"/>
PHONE:	<input type="text"/>	SS#:	<input type="text"/>	DATE OF BIRTH:	<input type="text"/>
ADDRESS:	<input type="text"/>	ADDRESS2:	<input type="text"/>		
CITY:	<input type="text"/>	STATE:	<input type="text"/> MN <input checked="" type="radio"/>	ZIP:	<input type="text"/>
HOME OWNERSHIP STATUS: <input type="radio"/> OWN <input type="radio"/>					
PUBLIC RECORDS:	<input type="text"/>	PAST DUE AMT:	<input type="text"/>	INQUIRIES:	<input type="text"/>
INSTALL BALANCE:	<input type="text"/>	SCH/EST PMT:	<input type="text"/>	INQUIRIES/6 MO.:	<input type="text"/>
REAL ESTATE BALANCE:	<input type="text"/>	PAYMENT:	<input type="text"/>	TRADELINES:	<input type="text"/>
REVOLVING BALANCE:	<input type="text"/>	REVOLVING AVAILABLE:	<input type="text"/>	PAID ACCOUNTS:	<input type="text"/>
FICO SCORE:	<input type="text"/>			CBR UPDATE DATE:	<input type="text"/>

GE CAPITAL FLEET SERVICES VEHICLE ORDERING SYSTEM

Fig. 32

ANALYST SUMMARY - MICROSOFT INTERNET EXPLORER

FILE EDIT VIEW GO FAVORITES HELP

BACK FORWARD STOP REFRESH HOME SEARCH FAVORITES HISTORY CHANNELS FULL SCREEN MAIL PRINT EDIT

ADDRESS: [HTTP://USEPRAS08CFTSGE/AUDI/HTML/ANALYSTSUMMARY.HTML](http://USEPRAS08CFTSGE/AUDI/HTML/ANALYSTSUMMARY.HTML) QUOTE# &E\_QUOTENUMBER& USER: DATE: 7/26/1999

**AUDI DEMO**

**GE CAPITAL FLEET SERVICES ANALYST SUMMARY**

**SEARCH**

**SUMMARY** **CUSTOMER** **BUSINESS** **PRINCIPAL** **COLLATERAL** **DEALER** **DOCUMENTS**

**COLLATERAL INFORMATION**

**CUSTOMER NAME**  **NON-PROFIT** **VEHICLES TO BE LICENSED IN:**

**MODEL YEAR:**  **MAKE:**  **MODEL:**  **PRICE \$**

**UPFITTING DESCRIPTION**  **PRICE \$**

**TRADE EQUITY**  \$

**CASH DOWNPAYMENT**  \$

**TOTAL DEDUCTIONS** \$

**TITLE, LICENSE & REGISTRATION** \$

**SALES TAX (UPFRONT TAX STATES ONLY)** \$

**TOTAL AMOUNT TO BE FINANCED** \$

**TAX RATE TO BE CHARGED ON MONTHLY PAYMENT**  %

**ASSET TYPE** **CARS (NON-LUXURY)**

**LEASE TERM (NUMBER OF MONTHS)**

**RESIDUAL** \$  **OR**  %

**EFFECTIVE TERM**

**GE DOCUMENT FEE:**  **DEALER DOCUMENT**

**MSRP:**  **% OF MSRP**

**PAYMENT FACTOR:**

**TOTAL % DOWN (ADVANCE PMTS + DOWN PMT + TRADES)/(CHASSIS + UPFIT):**

**CV %:**  **APR %:**

**NOTES:**

**«PREV** **NEXT»**

GE CAPITAL FLEET SERVICES VEHICLE ORDERING SYSTEM

Fig. 33

ANALYST SUMMARY - MICROSOFT INTERNET EXPLORER

FILE EDIT VIEW GO FAVORITES HELP

BACK FORWARD STOP REFRESH HOME SEARCH FAVORITES HISTORY CHANNELS FULL SCREEN MAIL PRINT EDIT

ADDRESS: <HTTP://USEPRAS08CFTSGE/AUDI/HTML/ANALYSTSUMMARY.HTML>

AUDI DEMO QUOTE# 8E\_QUOTENUMBER& USER: DATE: 7/26/1999

GE CAPITAL FLEET SERVICES ANALYST SUMMARY

COLLATERAL INFORMATION

DEALER NAME   DEALER  BROKER

ADDRESS  PHONE

ADDRESS  FAX

CITY  STATE  ZIP

STATE  ZIP

COMMERCIAL CONTACTS

1) NAME  PHONE   
 TITLE  FAX

2) NAME  PHONE   
 TITLE  FAX

3) NAME  PHONE   
 TITLE  FAX

FEE MARKUP  DEALER RESERVE

NOTES:

REPORTS

YIELD (QUOTE TO FUNDING RATIOS / VOLUME)  
 DEALER BROKER AGREEMENT  
 VIEW  
 FINANCIALS RECEIVED

GE CAPITAL FLEET SERVICES VEHICLE ORDERING SYSTEM

Fig. 34

ANALYST SUMMARY - MICROSOFT INTERNET EXPLORER

FILE EDIT VIEW GO FAVORITES HELP

BACK FORWARD STOP REFRESH HOME SEARCH FAVORITES HISTORY CHANNELS FULL SCREEN MAIL PRINT EDIT

ADDRESS: [HTTP://USEPRAS08CFTSGE/AUDI/HTML/ANALYSTSUMMARY.HTML](http://USEPRAS08CFTSGE/AUDI/HTML/ANALYSTSUMMARY.HTML)

AUDI DEMO QUOTE# & DATE: 7/26/1999

GE CAPITAL FLEET SERVICES ANALYST SUMMARY

**IMPORTANT**  
PLEASE SIGN, DATE AND INITIAL THE FOLLOWING DOCUMENTS ONLY WHEN YOU SEE AN X NEXT TO THE SIGNATURE BLOCK LINE. THE REMAINING BLANK LINES THAT YOU SEE IN THE DOCUMENTS WILL BE FILLED IN BY OUR OPERATIONS DEPARTMENT AT THE TIME OF FUNDING.

**PLEASE USE THE CHECKLIST BELOW TO ENSURE THAT A COMPLETE PACKAGE IS RETURNED TO THE "SERVICES" GROUP FOR PROMPT FUNDING.**

**DOCUMENTS**

MASTER LEASE AGREEMENT (SIGN, DATE AND INITIAL)  
 RATE SCHEDULE (SIGN)  
 BUSINESS USE CERTIFICATION  
 SCHEDULE A (SIGN)  
 EXHIBITS (SIGN AND DATE)  
 CONTINUING GUARANTEE (SIGN, DATE AND NOTARIZE)

**CHECK OR DEPOSIT TO VENDOR**

SEE THE INVOICE ACCOMPANYING THE DOCUMENT PACKAGE. MAKE THE CHECK PAYABLE TO GEFCS. IF FUNDS ARE PAID TO DEALER, PLEASE SHOW THIS ON THE INVOICE.

**INSURANCE**

SEE THE INVOICE ACCOMPANYING THE DOCUMENT PACKAGE. MAKE THE CHECK PAYABLE TO GEFCS. IF FUNDS ARE PAID TO DEALER, PLEASE SHOW THIS ON THE INVOICE.

**FRONT AND BACK COPY OF THE MSO/TITLE**

SEE TITLING INSTRUCTIONS PROVIDED WITH THE DOCUMENTS.

**DEALER INVOICES**

SHOW ANY TRADES OR DEPOSITS. MAKE INVOICE TO:  
GELCO CORPORATION  
3 CAPITAL DRIVE  
EDEN PRAIRIE, MN 55344

**PLEASE MAIL COMPLETED PACKET TO: GE CAPITAL FLEET SERVICES, ATTN: CATHY ROBERTS VATRK AT 3 CAPITAL DRIVE, EDEN PRAIRIE, MN 55344**

**MISC. DOCUMENTS (AS NEEDED)**

TAX EXEMPTION CERTIFICATE  
 UCC  
 IF YOU HAVE ANY QUESTIONS ABOUT ANY OF THE ABOVE ITEMS, PLEASE CALL AMY JERDEE AT 1-800-875-5969 EXT. 2055

GE CAPITAL FLEET SERVICES VEHICLE ORDERING SYSTEM

Fig. 35

<b>CUSTOMER INFORMATION</b>			
<p>CUSTOMER: ORITZ METAL SHOP      ADDRESS: 5 WILLY WONKA BLVD      CITY: MTKA      STATE: MN      ZIP: 55351</p>			
<b>CUSTOMER INFORMATION</b>			
LEASE TYPE:	OPEN END / OPERATING LEASE	MONTHLY PAYMENTS:	382.19
TAX BENEFITS:	RETAINED BY GCFCS	RESIDUAL:	8,000.00
ASSET TYPE:	TRACTOR	CYCLE MONTH:	50
CAP COST:	22,618		
<b>CONTRACTUAL PRICING</b>			
DEALER FEE:	113.09	FUNDING MONTH:	MARCH
DOC FEE:	150.00	INTEREST INDEX:	2 YR TSY
PAYMENTS IN ADVANCE		CALCULATION:	MORTGAGE
		365 DAY INTEREST:	YES
<b>CONTRACTUAL TERMS AND CONDITIONS</b>			
PAYMENT TERMS	10 DAYS	UPFIT FEE:	N/A
LATE PAYMENT CHARGE	1.5%	INTERIM INTEREST:	PRIME + 1%
BILL THROUGH	SOLD		
EFFECTIVE DATE OF PRICING:	FIRST MONTH AFTER GCFCS SIGNS NEW CONTRACTS		
<b>RULE 15/16</b>			
<b>COMMENTS / SPECIAL REQUIREMENTS</b>		<b>CUSTOMER LEASE PROFITABILITY</b>	
		DISCOUNTED CASH FLOWS:	
		NET REVENUE:	\$ 6,863 11.05%
		INTEREST EXPENSE:	\$ 3,506 5.65%
<b>COMMENTS / SPECIAL REQUIREMENTS</b>		CONTRIBUTED VALUE	\$ 3,357 5.41%
ACCOUNT MANAGER:			
SALES MANAGER:			
TERRITORY MANAGER:			
PRICING COMMITTEE:		CUMULATIVE ANI	\$745,177

Fig. 36

	GE CAPITAL FLEET SERVICES		
LEASE PROPOSAL			
TODAY'S DATE:	11/15/99	QUOTE EXPIRATION:	12/15/99
TO:			
CONTACT:			
FAX#:			
FROM:			
FAX#:			
CUSTOMER:			
TERMS OF PROPOSAL			
PURCHASE PRICE:	22,618		
FINANCED AMOUNT:	22,618		
TERM (MONTHS):	50		
RESIDUAL:	8,000		
RESIDUAL%:	35.37%		
MONTHLY PAYMENT:	\$382.19		
DOCUMENTATION FEE:	\$150.00		
DEALER FEE:	\$113.09		
APR:	10.0000%		
THIS PROPOSAL DOES NOT CONSTITUTE A COMMITMENT BY GECFS TO ENTER INTO THE PROPOSED TRANSACTION AND DOES NOT CREATE A CONTRACT. A COMMITMENT IS CONTINGENT UPON: 1) CREDIT APPROVAL 2) PREPARATION AND EXECUTION OF TRANSACTION DOCUMENTATION ACCEPTABLE TO GECFS, 3) AND THE COMPLETION AND FUNDING OF THE TRANSACTION WITHIN THIRTY (30) DAYS FROM THE DATE OF THIS PROPOSAL			
<hr/> ACCEPTED		<hr/> OFFERED	

## INTERNATIONAL SEARCH REPORT

International application No.

PCT/US00/32125

## A. CLASSIFICATION OF SUBJECT MATTER

IPC(7) :G06F 17/60

US CL :705/38, 1, 39

According to International Patent Classification (IPC) or to both national classification and IPC

## B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

U.S. : 705/38, 1, 39

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched  
none

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)

PROQUEST (NPL), WEST 2.0

## C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 5,274,547 A (ZOFFEL et al) 28 December 1993, abstract, col. 4 L 45 - col. 6 L 68	14-19
X,P	US 6,023,687 A (WEATHERLY et al) 08 February, 2000, entire document	1-22
A	US 5,611,052 A (DYKSTRA et al) 11 March 1997, entire document	1-22
A	US 5,383,113 A (KIGHT et al) 17 January 1995, entire document	1-22
A	US 5,239,462 A (JONES et al) 24 August 1993, entire document	1-22

Further documents are listed in the continuation of Box C.  See parent family annex.

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Date of the actual completion of the international search	Date of mailing of the international search report
18 JANUARY 2001	23 FEB 2001
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